

2005 Missouri Product Liability Insurance Report

**November 2006
Statistics Section**



DIFP
Department of Insurance
Financial Institutions &
Professional Registration

**MISSOURI
PRODUCT
LIABILITY
INSURANCE
REPORT
2005**

**Department of Insurance, Financial Institutions &
Professional Registration
Statistics Section
November 2006**

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The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports. These reports are available by sending a written request along with \$35 to:

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1. ***Missouri Complaint Index Report***
summary information: <http://www.insurance.mo.gov/reports/complaint/index.htm>
2. ***Missouri Department of Insurance Annual Report***
summary information: http://www.insurance.mo.gov/aboutMDI/annual_report.htm
3. ***Missouri Legal Malpractice (Closed Claim) Report***
summary information: <http://www.insurance.mo.gov/reports/legmal/index.htm>
4. ***Missouri Life, Accident & Health Supplement Data***
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
5. ***Missouri Market Share Report***
summary information: <http://www.insurance.mo.gov/reports/mktshr.htm>
6. ***Missouri Medical Malpractice (Closed Claim) Report***
summary information: <http://www.insurance.mo.gov/reports/medmal/index.htm>
7. ***Missouri Property & Casualty Supplement Report***
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
8. ***Missouri Real Estate Malpractice (Closed Claim) Report***
summary information: <http://www.insurance.mo.gov/reports/remal/index.htm>
9. ***Mortgage Guaranty Report***
summary information: <http://www.insurance.mo.gov/reports/mortguar/index.htm>
10. ***Private Passenger Automobile Report***
summary information: <http://www.insurance.mo.gov/reports/ppauto.pdf>
11. ***Missouri Health Maintenance Organization Report***
summary information: <http://www.insurance.mo.gov/reports/hmo/index.htm>

Databases: For more information: <http://www.insurance.mo.gov/reports/index.htm#aggdata>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri Zip Code Insurance Data for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2005, product liability insurers in Missouri sold \$45,726,733 in coverage, paid \$23,180,412 in losses and estimated future losses on 2005 claims of \$4,761,872.

As illustrated in this report, over a 10-year period, product liability writers experienced elevated loss ratios — losses paid and incurred as a percentage of earned premium — with the highest reported in 2002. The lowest loss ratio occurred in 1997 at -79.9 percent*. From 2004 to 2005, the loss ratio decreased significantly from 92.5 percent to 9.7 percent. In such relatively small lines of business, highly volatile losses and loss ratios are common.

The closing of claims with payment decreased 36 percent from 2004 to 2005. Over a 10-year span, the highest number of claims closed with payment occurred in 2004. Average indemnity paid on claims reached an all time high of \$121,472 in 2005. The average allocated loss (legal-related) expenses for paid claims in 2005 was \$4,673, compared to the 1996 record of \$48,295.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 150 companies writing in 2005.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 20 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.

*Negative loss ratios can occur when insurers correct past over-reserving.

CONTENTS

Major Trends	3
Indemnity	
Paid Indemnity	11
Severity of Bodily Injury.....	15
Severity of Property Damage	19
Business Classification.....	23
Location of Occurrence	27
Product Type	31
Claim Disposition and Close Time Reporting	39
Product Liability Companies	
Premium Growth & Market Share	45

MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 1996 - 2005

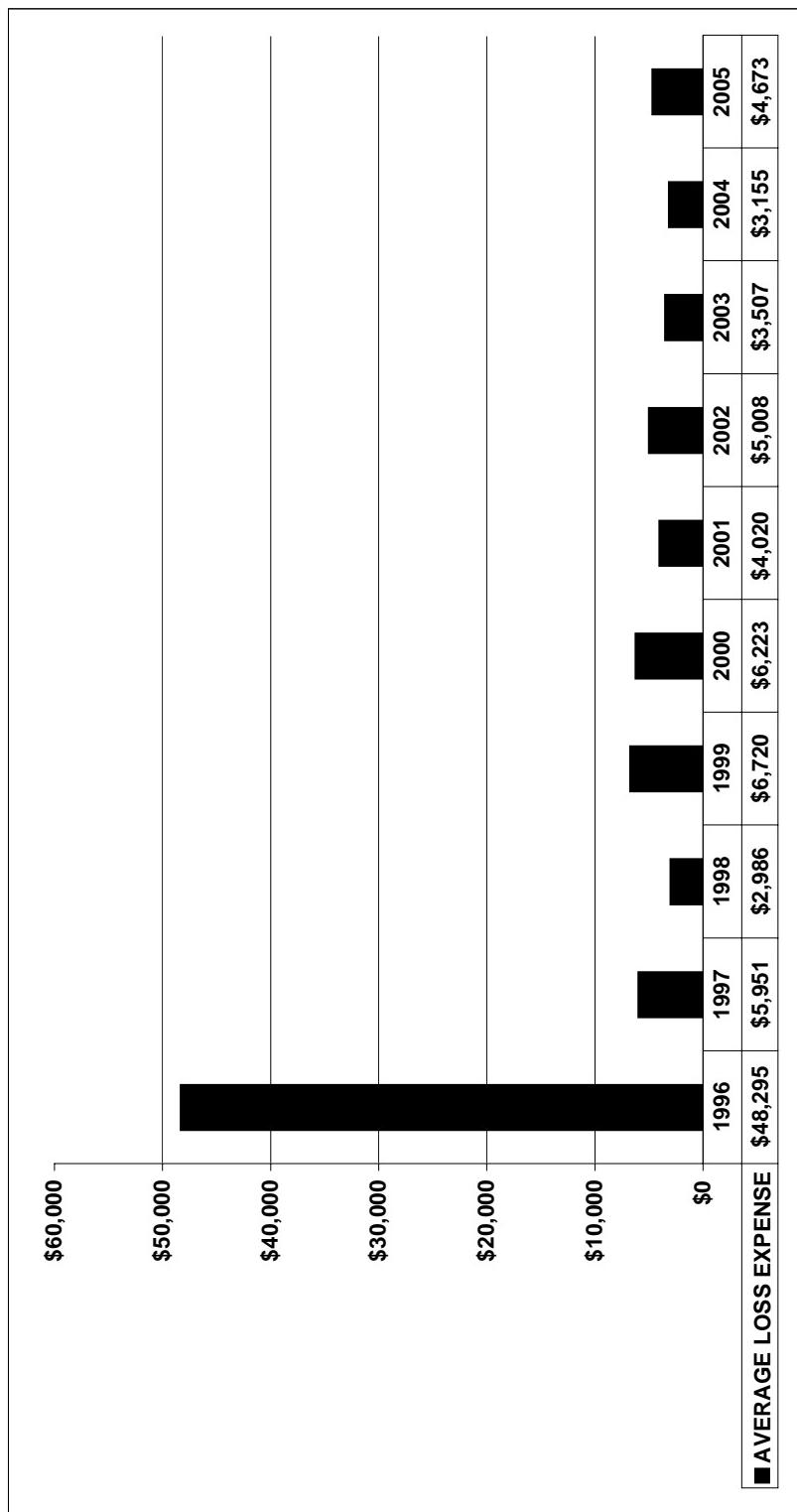
Number of Claims Closed 1996 - 2005

Average Indemnity Paid for All Paid Claims 1996 - 2005

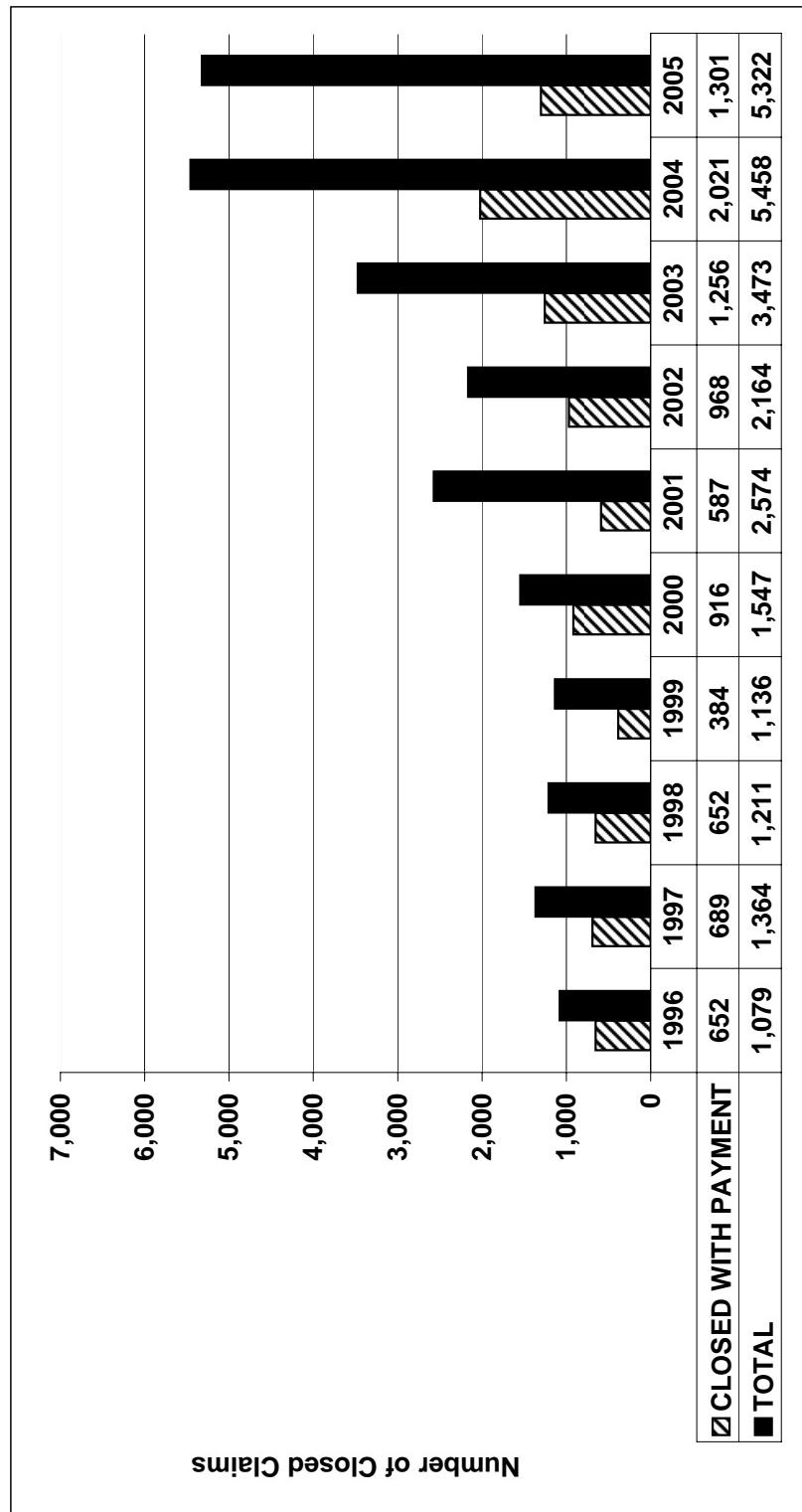
Average Loss Expense for All Paid Claims 1996 - 2005

Average Closure Time on Payment of Claims 1996 - 2005

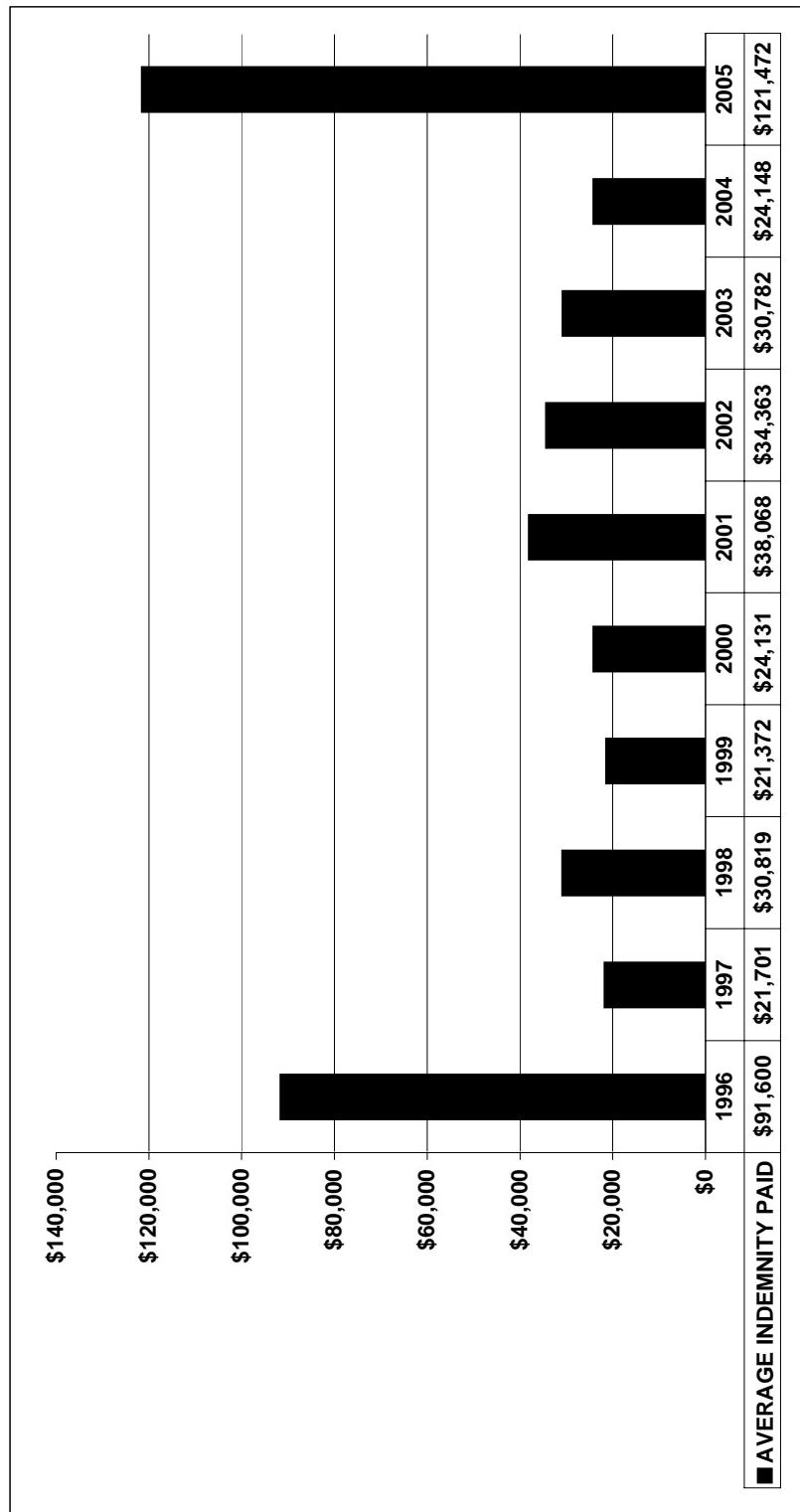
**AVERAGE LOSS EXPENSE 1996 - 2005
FOR ALL PAID CLAIMS**



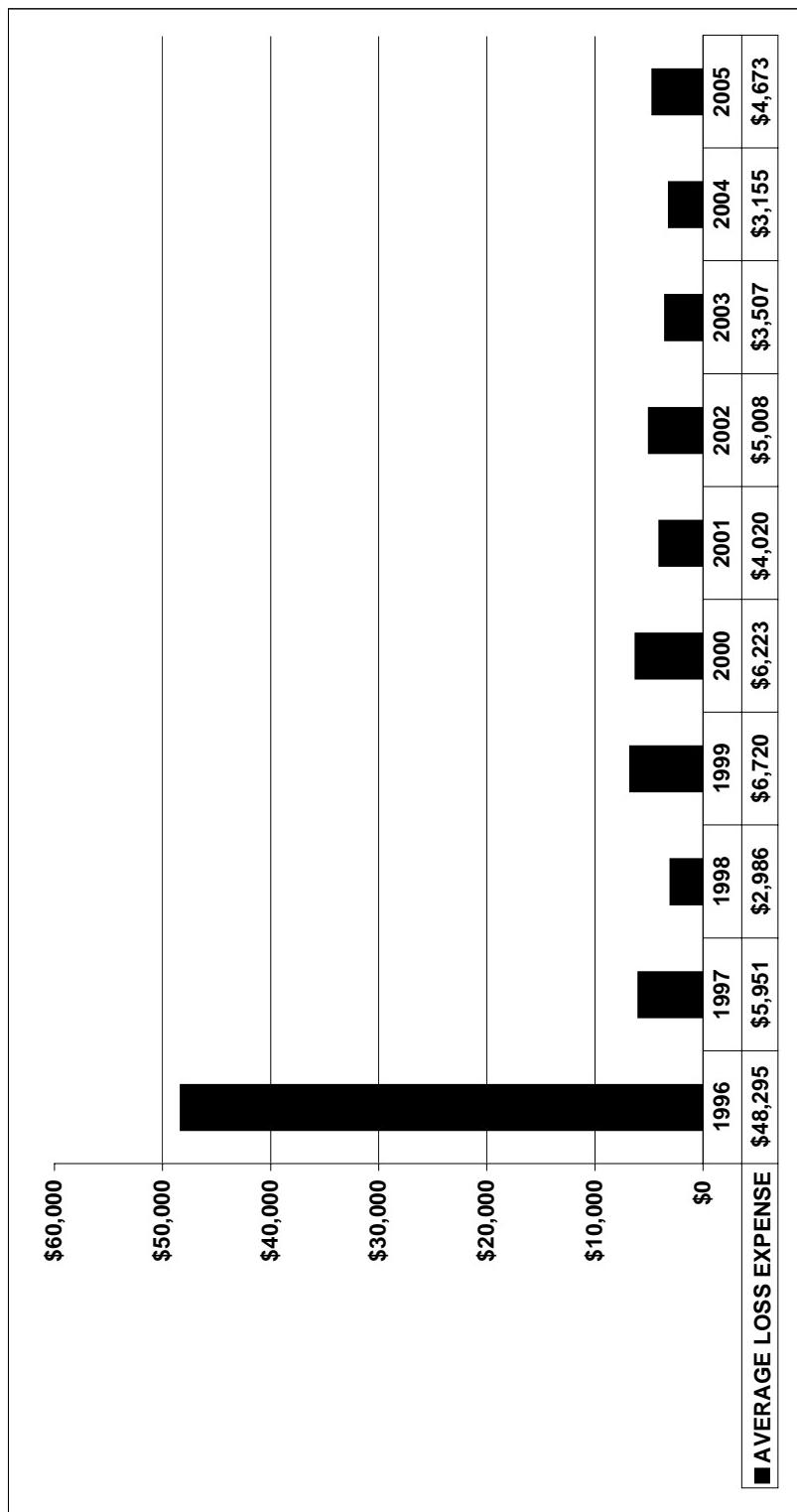
CLAIMS CLOSED 1996 - 2005



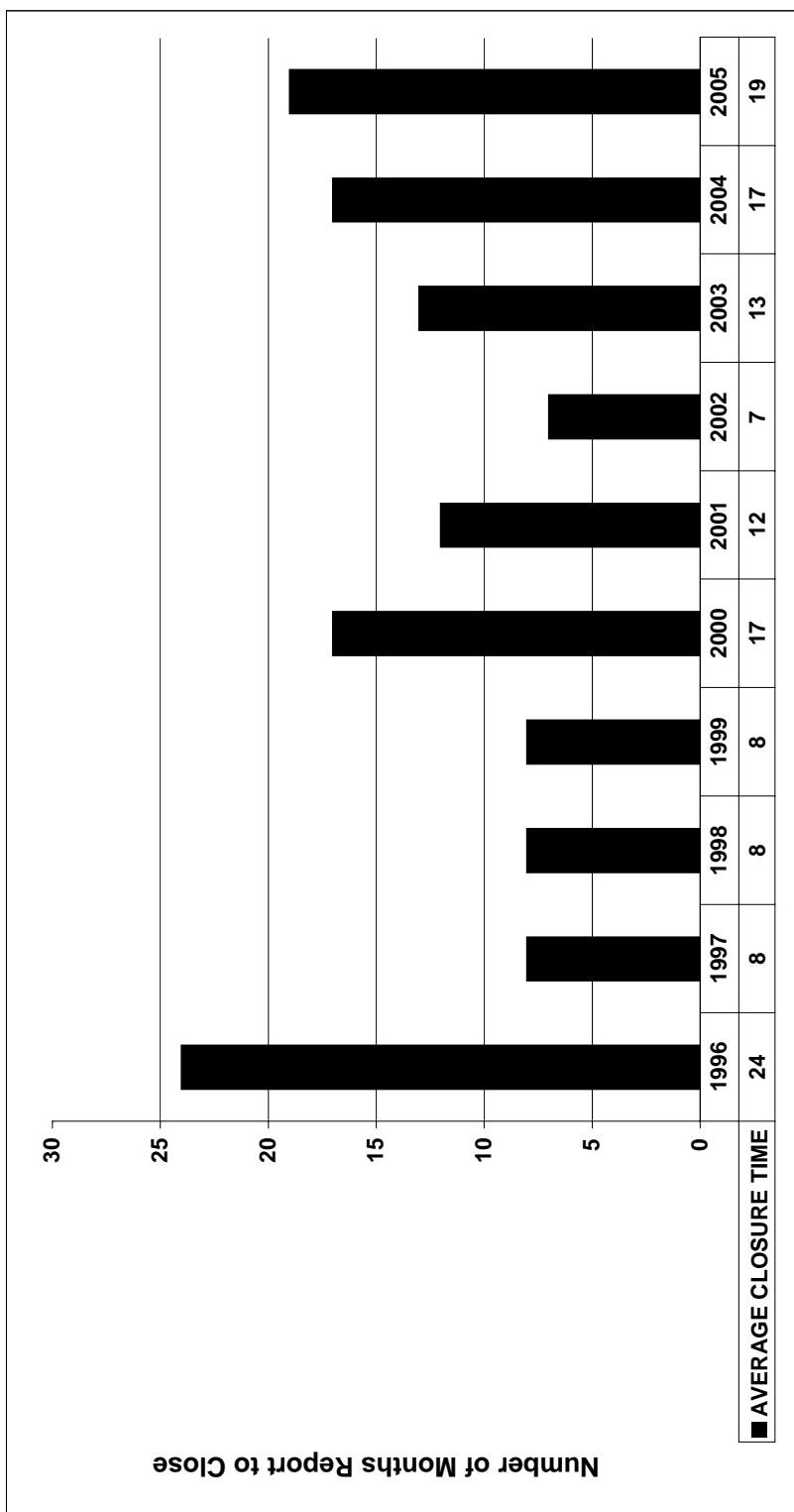
AVERAGE INDEMNITY PAID 1996 - 2005 FOR ALL PAID CLAIMS



**AVERAGE LOSS EXPENSE 1996 - 2005
FOR ALL PAID CLAIMS**



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS 1996 - 2005



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2005 and a ten-year summary.

PRODUCT LIABILITY
SUMMARY OF PAID INDEMNITY
FOR 2005

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity Paid	Total Indemnity Expense on All Claims	Average Loss on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	75.55%	4,021	\$0	\$0	\$575	\$844	19
1 - 2,499	15.37%	818	\$503	\$411,234	\$116	\$620	17
2,500 - 4,999	1.32%	70	\$3,560	\$249,211	\$883	\$2,731	13
5,000 - 7,499	1.16%	62	\$6,209	\$384,937	\$2,303	\$8,580	15
7,500 - 9,999	0.79%	42	\$8,484	\$356,347	\$19,658	\$7,894	21
10,000 - 24,999	2.74%	146	\$15,375	\$2,244,714	\$2,317	\$5,731	22
25,000 - 49,999	1.41%	75	\$33,840	\$2,538,020	\$9,813	\$25,459	28
50,000 - 74,999	0.36%	19	\$58,686	\$1,115,025	\$5,128	\$31,017	23
75,000 - 99,999	0.21%	11	\$82,341	\$905,753	\$4,194	\$14,580	26
100,000 - 199,999	0.62%	33	\$145,645	\$4,806,286	\$9,697	\$13,738	16
200,000 - 299,999	0.23%	12	\$229,400	\$2,752,805	\$29,500	\$16,892	19
300,000 - 399,999	0.08%	4	\$336,205	\$1,344,819	\$65,551	\$124,513	47
400,000 - 499,999	0.02%	1	\$400,000	\$400,000	\$107,244	\$75,000	34
500,000 - 999,999	0.06%	3	\$666,887	\$2,000,662	\$41,248	\$174,333	47
1,000,000 OR GREATER	0.09%	5	\$27,705,000	\$138,525,000	\$513,868	\$480,000	140
TOTAL	100.00%	5,322	\$29,695	\$158,034,813	\$1,577	\$2,368	19

PRODUCT LIABILITY
TEN YEAR SUMMARY OF PAID INDEMNITY
FOR YEARS 1996 - 2005

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	62.78%	15,902	\$0	\$0	\$1,474	\$2,124	19
1 - 2,499	26.45%	6,699	\$573	\$3,836,824	\$194	\$1,298	13
2,500 - 4,999	2.77%	702	\$3,482	\$2,444,389	\$710	\$5,643	11
5,000 - 7,499	1.52%	385	\$5,926	\$2,281,349	\$3,739	\$8,503	14
7,500 - 9,999	0.85%	215	\$8,456	\$1,817,981	\$7,112	\$13,586	14
10,000 - 24,999	2.29%	556	\$15,469	\$8,600,972	\$11,635	\$18,976	18
25,000 - 49,999	1.22%	308	\$34,057	\$10,489,622	\$10,647	\$26,679	24
50,000 - 74,999	0.51%	128	\$60,745	\$7,775,319	\$20,088	\$53,547	21
75,000 - 99,999	0.28%	71	\$84,601	\$6,006,693	\$41,655	\$119,711	24
100,000 - 199,999	0.54%	136	\$138,625	\$18,853,035	\$36,705	\$70,794	23
200,000 - 299,999	0.21%	52	\$237,229	\$12,335,927	\$170,811	\$90,871	30
300,000 - 399,999	0.13%	34	\$330,081	\$11,222,746	\$76,612	\$171,183	34
400,000 - 499,999	0.07%	18	\$448,525	\$8,073,458	\$79,507	\$266,909	30
500,000 - 999,999	0.21%	53	\$679,091	\$35,991,848	\$97,169	\$239,386	32
1,000,000 OR GREATER	0.27%	69	\$4,296,498	\$296,458,335	\$388,151	\$1,135,412	39
TOTAL	100.00%	25,328	\$16,827	\$426,188,498	\$3,685	\$8,005	17

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2005 and a ten-year summary.

**PRODUCT LIABILITY
SEVERITY OF BODILY INJURY
FOR 2005**

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Injury	649	0.00%	0	\$0	\$0	\$0	\$0	0
Emotional Only	59	1.38%	13	\$2,224	\$28,915	\$305	\$909	14
Temporary	2,570	42.28%	397	\$3,048	\$1,210,192	\$826	\$2,678	17
Permanent	1,813	52.93%	497	\$287,713	\$142,993,328	\$8,037	\$9,086	28
Death	231	3.41%	32	\$368,302	\$11,785,655	\$39,230	\$66,763	51
Total	5,322	100.00%	939	\$166,153	\$156,018,090	\$5,944	\$8,229	24

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY
FOR YEARS 1996 - 2005**

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
NO INJURY	8,847	0.00%	0	\$0	\$0	\$0	\$0	0
EMOTIONAL ONLY	1,238	12.41%	709	\$6,971	\$4,942,146	\$2,959	\$9,119	22
TEMPORARY	10,048	59.69%	3,411	\$5,814	\$19,832,791	\$1,766	\$4,863	15
PERMANENT	4,747	25.84%	1,477	\$186,405	\$275,319,941	\$24,687	\$60,722	30
DEATH	448	2.06%	118	\$414,263	\$48,883,083	\$49,161	\$100,580	33
TOTAL	25,328	100.00%	5,715	\$61,064	\$348,977,961	\$8,817	\$21,804	20

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2005 and a ten-year summary.

**PRODUCT LIABILITY
SEVERITY OF PROPERTY DAMAGE
FOR 2005**

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Property Damage	4,664	0.00%	0	\$0	\$0	\$0	\$0	0
Minor Property Damage	439	65.75%	238	\$2,641	\$628,473	\$1,010	\$2,221	3
Intermediate Property Damage	114	19.06%	69	\$11,970	\$825,921	\$2,147	\$5,515	5
Major Property Damage	105	15.19%	55	\$14,966	\$823,119	\$2,973	\$11,298	7
Total	5,322	100.00%	362	\$6,291	\$2,277,513	\$1,525	\$4,228	4

PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE
FOR YEARS 1996 - 2005

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Property Damage	19,448	0.00%	0	\$0	\$0	\$0	\$0	0
Minor Property Damage	3,700	66.24%	2,453	\$4,696	\$11,520,355	\$856	\$3,690	3
Intermediate Property Damage	1,519	24.25%	898	\$21,225	\$19,059,778	\$6,688	\$20,539	6
Major Property Damage	661	9.51%	352	\$156,914	\$55,233,902	\$33,360	\$48,316	14
Total	25,328	100.00%	3,703	\$23,174	\$85,814,035	\$5,360	\$12,018	5

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2005 and a ten-year summary.

PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2005

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	134	7.61%	99	\$14,862	\$1,471,343	\$1,374	\$2,975	19
Manufacturer	3,911	55.65%	724	\$190,991	\$138,277,540	\$4,762	\$4,467	20
Wholesaler	10	0.31%	4	\$11,669	\$46,675	\$4,189	\$788	7
Retailer	438	10.76%	140	\$92,209	\$12,909,276	\$7,979	\$8,657	15
Servicer-Repairer	269	14.37%	187	\$8,256	\$1,543,928	\$4,603	\$3,970	16
Distributor	560	11.30%	147	\$25,755	\$3,786,051	\$3,413	\$25,331	18
Total	5,322	100.00%	1,301	\$121,472	\$158,034,813	\$4,673	\$7,079	19

PRODUCT LIABILITY
TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION
FOR YEARS 1996 - 2005

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	604	3.60%	339	\$16,792	\$5,692,486	\$2,507	\$6,581	12
Manufacturer	16,915	60.62%	5,714	\$58,661	\$335,187,619	\$9,346	\$22,167	16
Wholesaler	144	0.82%	77	\$65,287	\$5,027,082	\$9,209	\$9,745	8
Retailer	4,227	18.87%	1,779	\$19,192	\$34,142,426	\$3,793	\$7,271	8
Servicer-Repairer	1,224	7.57%	714	\$15,467	\$11,043,311	\$3,465	\$17,797	10
Distributor	2,214	8.52%	803	\$43,706	\$35,095,574	\$7,099	\$17,055	25
Total	25,328	100.00%	9,426	\$45,214	\$426,188,498	\$7,414	\$17,927	14

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2005 and a ten-year summary.

**PRODUCT LIABILITY
LOCATION OF OCCURRENCE
FOR 2005**

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Home	611	25.37%	330	\$385,507	\$127,217,322	\$4,174	\$6,970	4
Auto	90	3.92%	51	\$9,130	\$465,627	\$4,477	\$3,896	8
Plant	39	1.38%	18	\$161,461	\$2,906,297	\$64,430	\$37,806	30
Office	28	1.15%	15	\$8,426	\$126,396	\$4,719	\$12,027	14
Miscellaneous	4,554	68.18%	887	\$30,800	\$27,319,171	\$3,657	\$6,596	24
Total	5,322	100.00%	1,301	\$121,472	\$158,034,813	\$4,673	\$7,079	19

PRODUCT LIABILITY
TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE
FOR YEARS 1996 - 2005

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Home	5,859	35.44%	3,341	\$55,032	\$183,863,399	\$7,414	\$11,531	5
Auto	1,272	8.55%	806	\$9,308	\$7,502,305	\$4,016	\$9,730	4
Plant	1,062	6.47%	610	\$198,136	\$120,862,698	\$33,321	\$117,151	34
Office	384	2.13%	201	\$74,083	\$14,890,718	\$10,933	\$29,218	14
Miscellaneous	16,751	47.40%	4,468	\$22,173	\$99,069,378	\$4,331	\$10,134	20
Total	25,328	100.00%	9,426	\$45,214	\$426,188,498	\$7,414	\$17,927	14

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2005 and a ten-year summary.

PRODUCT LIABILITY
PRODUCT TYPE
FOR 2005

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	3,320	27.98%	364	\$32,681	\$11,896,049	\$3,670	\$11,297	23
APPLIANCES AND ACCESSORIES	342	15.37%	200	\$2,086	\$417,194	\$27	\$2,138	1
CONTRACTORS - NOC	174	12.45%	162	\$2,572	\$416,696	\$230	\$764	20
PUTTY PRODUCTS	144	11.07%	144	\$155	\$22,320	\$0	\$0	31
MANUFACTURERS - NOC	108	4.46%	58	\$13,153	\$762,852	\$3,420	\$2,035	47
RESTAURANTS - SERVE NO ALCOHOL	64	2.54%	33	\$62,795	\$2,072,225	\$4,218	\$2,161	8
INSULATION - OTHER THAN ASBESTOS	28	2.08%	27	\$16,526	\$446,202	\$0	\$0	16
PLUMBING	37	1.23%	16	\$4,302	\$68,835	\$835	\$2,807	5
GASOLINE STATIONS	16	1.15%	15	\$952	\$14,280	\$0	\$1,327	2
RESTAURANTS - SERVE ALCOHOL	47	1.15%	15	\$2,396	\$35,942	\$280	\$1,097	7
OIL, FUEL, GAS - CO AND DISTRIBUTORS	34	1.08%	14	\$858	\$12,012	\$0	\$1,586	2
HEATING AND AIR CONDITIONING	20	1.08%	14	\$14,365	\$201,116	\$657	\$1,872	6
SHOES, BOOTS, OR SLIPPERS	14	1.00%	13	\$4,962	\$64,501	\$0	\$3,238	9
GAS, STEAM, WATER, AND SEWER MAINS	12	0.92%	12	\$5,600	\$67,204	\$115	\$2,578	2
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	16	0.92%	12	\$152,811	\$1,833,728	\$90,212	\$54,575	26
FURNITURE/FIXTURES/UPHOLSTERY	19	0.85%	11	\$2,425	\$26,670	\$60	\$2,200	16
DRUG AND PHARMACEUTICALS	290	0.85%	11	\$2,212	\$24,330	\$982	\$2,398	33
CARPENTRY AND FLOOR COVERINGS	26	0.77%	10	\$10,017	\$100,166	\$9,454	\$8,530	18
CANDY OR CONFECTIONARY PRODUCTS	20	0.69%	9	\$816	\$7,344	\$0	\$1,111	2
FOOD PRODUCTS - DRY	15	0.69%	9	\$803	\$7,230	\$48	\$948	7
FOOD PRODUCTS - NOT DRY	23	0.61%	8	\$653	\$5,223	\$3	\$863	2
CHEMICAL MFG/CHEMISTS	52	0.54%	7	\$7,658	\$53,608	\$1,385	\$11,666	8
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	10	0.46%	6	\$13,249	\$79,492	\$23,309	\$4,335	18
AUTO REPAIR SHOPS/DISMANTLING	10	0.46%	6	\$20,648	\$123,890	\$0	\$10,882	18
ELECTRICAL EQUIPMENT	15	0.38%	5	\$5,071	\$25,356	\$0	\$2,890	9
ANIMAL FEED	8	0.38%	5	\$40,839	\$204,197	\$12,657	\$24,250	14
COSMETICS	6	0.38%	5	\$970	\$4,851	\$54	\$1,330	4
ELECTRIC CABLES, CONDUIT, AND WIRING	11	0.31%	4	\$7,610	\$30,441	\$9,391	\$19,150	18
CONCRETE AND ASPHALT CONSTRUCTION	10	0.31%	4	\$22,075	\$88,300	\$3,898	\$19,650	20
MASONRY, PLASTERING, MARBLE, OR TILE	5	0.31%	4	\$9,101	\$36,402	\$128	\$10,550	3
ROOFING	11	0.31%	4	\$15,223	\$60,890	\$716	\$2,350	11
DAIRY PRODUCTS	10	0.31%	4	\$1,233	\$4,932	\$323	\$1,200	5
CONCESSIONAIRES	9	0.31%	4	\$229	\$915	\$0	\$1,638	0
BEVERAGE BOTTLER - NON-ALCOHOLIC	7	0.31%	4	\$3,200	\$12,800	\$775	\$1,000	9
WATER BOTTLING	4	0.31%	4	\$969	\$3,874	\$108	\$1,600	1
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	4	0.31%	4	\$79,675	\$318,700	\$16,071	\$21,541	11
FURS, FABRICS AND OTHER CLOTHING	4	0.23%	3	\$213,333	\$640,000	\$148,143	\$312,500	27
FARM MACHINERY	6	0.23%	3	\$104,446	\$313,337	\$18,838	\$18,708	20
WAX/PAINT/VARNISH/PAINTING	9	0.23%	3	\$34,102	\$102,305	\$26,206	\$26,833	34
PUBLIC WORKS-HGHWAYS/BRIDGES/DAMS/SUBW	3	0.23%	3	\$4,522	\$13,567	\$10,791	\$50,533	10
METAL ERECTION	8	0.23%	3	\$3,559	\$10,678	\$0	\$3,500	1
MEAT, FISH, POULTRY, AND SEAFOOD	7	0.23%	3	\$898	\$2,693	\$0	\$700	9
WHEEL AND TIRE MFG	3	0.23%	3	\$33,314	\$99,943	\$6,254	\$3,733	29
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	9	0.23%	3	\$189,070	\$567,211	\$53,555	\$58,333	29
PIPE MFG	3	0.23%	3	\$630	\$1,890	\$0	\$0	29
PLASTIC, RUBBER GOODS - MFG	10	0.23%	3	\$14,808	\$44,425	\$2,926	\$667	14
JANITORIAL SERVICES	3	0.23%	3	\$250,887	\$752,662	\$7,814	\$5,133	26
VALVES, PUMPS, COMPRESSORS MFG	3	0.15%	2	\$9,500	\$19,000	\$15,389	\$5,005	21
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	131	0.15%	2	\$15,133	\$30,265	\$22,429	\$12,500	37
SALT, PHOSPHATES, AND LIME	2	0.15%	2	\$88	\$175	\$0	\$550	1
WATER SOFTENING EQUIPMENT	4	0.15%	2	\$1,858	\$3,715	\$0	\$4,250	3
GROCERY STORES/MARKETS/COMMISSARIES	8	0.15%	2	\$496	\$991	\$0	\$925	4
DOOR AND WINDOWS MFG	10	0.15%	2	\$3,813	\$7,625	\$6,016	\$3,500	40
BATTERIES	2	0.15%	2	\$5,250	\$10,500	\$58,602	\$254	44
OPTICAL AND HEARING GOODS	2	0.15%	2	\$177,167	\$354,334	\$13,836	\$191,003	92
SIGN MFG AND INSTALLATION	4	0.15%	2	\$12,897	\$25,794	\$11,080	\$5,254	17
BOTTLE AND JAR MFG	2	0.15%	2	\$6,800	\$13,600	\$10,209	\$15,050	7
PRODUCTS - COMPLETED OPERATIONS - NOC	4	0.08%	1	\$8,525,000	\$8,525,000	\$676,151	\$0	229
CONTRACTOR EQUIPMENT	3	0.08%	1	\$5,000	\$5,000	\$17,721	\$25,000	27
AMUSEMENT DEVICES	1	0.08%	1	\$2,292	\$2,292	\$2,000	\$3,500	8

PRODUCT LIABILITY
PRODUCT TYPE
FOR 2005

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ALARMS AND DETECTION DEVICES	1	0.08%	1	\$23,058	\$23,058	\$0	\$3,500	5
MINING/DREDGING/DOCK OPER/EXCAVATION	5	0.08%	1	\$1,454	\$1,454	\$0	\$1,454	1
PARKING-PUBLIC/PRIVATE MFG	1	0.08%	1	\$2,500	\$2,500	\$4,202	\$1,500	47
FROZEN FOODS	3	0.08%	1	\$1,400	\$1,400	\$0	\$1,125	2
BAKERIES AND BAKERY GOODS	2	0.08%	1	\$200,000	\$200,000	\$53,519	\$0	34
ALCOHOL, LIQUOR - MFG, DISTR, STORES	5	0.08%	1	\$25	\$25	\$841	\$1,150	2
LUMBER-WOOD MFG/PRUNING/TRIMMING	2	0.08%	1	\$25,000	\$25,000	\$6,420	\$50,000	14
PAPER PRODUCTS	3	0.08%	1	\$1,500	\$1,500	\$0	\$1,000	2
SOAP AND DETERGENTS	1	0.08%	1	\$750,000	\$750,000	\$56,097	\$10,000	43
INK AND DYES	1	0.08%	1	\$9,500	\$9,500	\$14,801	\$25,000	20
TOOL MFG	5	0.08%	1	\$100,000	\$100,000	\$0	\$25,000	18
F FARMS/RANCHES	4	0.08%	1	\$50,000	\$50,000	\$30,982	\$60,000	41
LIGHTS, LANTERNS, AND LAMPS	2	0.08%	1	\$64,893	\$64,893	\$136	\$30,000	22
SWIMMING POOLS/SAUNAS	1	0.08%	1	\$500,000	\$500,000	\$44,204	\$500,000	21
MATCH AND CHARCOAL MFG	1	0.08%	1	\$125,000,000	\$125,000,000	\$719,030	\$0	95
PET GROOMING/STORES/TRAINING	1	0.08%	1	\$1,810	\$1,810	\$0	\$500	5
WELDING	54	0.08%	1	\$105,876	\$105,876	\$0	\$0	38
CLUBS/CONVENTIONS	4	0.08%	1	\$100,028	\$100,028	\$83,196	\$51,100	14
OFFICE MACHINES, COMPUTERS - OTHER	2	0.00%	0	\$0	\$0	\$0	\$0	0
GARDENING EQUIPMENT AND LANDSCAPING	2	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	2	0.00%	0	\$0	\$0	\$0	\$0	0
GLASS DEALERS AND GLAZIERS	2	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
REFRIGERATION	2	0.00%	0	\$0	\$0	\$0	\$0	0
SEPTIC TANKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDING MATERIALS	4	0.00%	0	\$0	\$0	\$0	\$0	0
DELI, CATERERS, AND CAFETERIAS	1	0.00%	0	\$0	\$0	\$0	\$0	0
BABY FOOD	5	0.00%	0	\$0	\$0	\$0	\$0	0
LADDERS, HOISTS, AND SCAFFOLDS	3	0.00%	0	\$0	\$0	\$0	\$0	0
HARDWARE, HOME IMPROVEMENT STORES	2	0.00%	0	\$0	\$0	\$0	\$0	0
ADHESIVE AND ABRASIVE GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	2	0.00%	0	\$0	\$0	\$0	\$0	0
BOLTS, NUTS, NAILS, TACKS, SCREWS	1	0.00%	0	\$0	\$0	\$0	\$0	0
RECREATIONAL VEHICLE MFG	8	0.00%	0	\$0	\$0	\$0	\$0	0
JEWELRY AND WATCHES	1	0.00%	0	\$0	\$0	\$0	\$0	0
IRRIGATION EQUIPMENT	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINES/WELLS	1	0.00%	0	\$0	\$0	\$0	\$0	0
SAND OR GRAVEL DIGGING, QUARRIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CAR WASHES	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	5,322	100.00%	1,301	\$121,472	\$158,034,813	\$4,673	\$7,079	19

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1996 - 2005

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	10,510	27.47%	2,589	\$26,972	\$69,829,310	\$3,678	\$22,135	26
APPLIANCES AND ACCESSORIES	1,302	9.76%	920	\$4,130	\$3,799,525	\$198	\$2,589	2
RESTAURANTS - SERVE NO ALCOHOL	1,105	3.81%	359	\$11,576	\$4,155,766	\$1,417	\$2,394	6
GASOLINE STATIONS	456	3.78%	356	\$3,663	\$1,303,906	\$515	\$2,164	3
CHEMICAL MFG	1,443	3.41%	321	\$29,224	\$9,380,918	\$5,340	\$20,941	24
REFRIGERATION	330	2.85%	269	\$1,206	\$324,471	\$121	\$949	1
CONTRACTORS - NOC	332	2.43%	229	\$10,815	\$2,476,527	\$7,454	\$45,320	20
FURNITURE AND FIXTURES	346	2.21%	208	\$36,659	\$7,625,000	\$11,238	\$11,820	11
HEATING AND AIR CONDITIONING	385	2.16%	204	\$17,315	\$3,532,359	\$15,510	\$14,126	7
FOOD PRODUCTS - DRY	393	2.07%	195	\$9,217	\$1,797,364	\$473	\$6,455	6
RESTAURANTS - SERVE ALCOHOL	471	1.99%	188	\$5,348	\$1,005,341	\$644	\$4,763	7
PLUMBING	252	1.84%	173	\$9,631	\$1,666,158	\$1,443	\$7,070	5
MEAT, FISH, POULTRY, AND SEAFOOD	294	1.64%	155	\$6,284	\$973,963	\$626	\$1,811	6
CANDY OR CONFECTIONARY PRODUCTS	374	1.60%	151	\$904	\$136,579	\$35	\$808	4
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	323	1.55%	146	\$19,227	\$2,807,114	\$70,824	\$11,341	6
PUTTY PRODUCTS	146	1.55%	146	\$155	\$22,630	\$0	\$0	31
BATTERIES	157	1.38%	130	\$1,398	\$181,752	\$980	\$4,806	3
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	212	1.37%	129	\$168,600	\$21,749,411	\$27,736	\$110,118	22
FOOD PRODUCTS - NOT DRY	307	1.36%	128	\$21,405	\$2,739,813	\$197	\$11,916	8
FROZEN FOODS	201	1.16%	109	\$914	\$99,626	\$34	\$1,338	4
MANUFACTURERS - NOC	205	1.14%	107	\$92,191	\$9,864,487	\$7,628	\$9,595	34
DELI, CATERERS, AND CAFETERIAS	295	1.04%	98	\$7,211	\$706,634	\$2,230	\$3,083	5
FARM MACHINERY	186	1.01%	95	\$19,321	\$1,835,529	\$2,886	\$16,130	13
CARPENTRY AND FLOOR COVERINGS	184	0.99%	93	\$7,809	\$726,270	\$2,872	\$4,568	9
AUTO REPAIR SHOPS	134	0.89%	84	\$6,288	\$528,214	\$1,013	\$5,521	7
OIL, FUEL, GAS - CO AND DISTRIBUTORS	153	0.89%	84	\$106,548	\$8,950,005	\$8,749	\$8,453	8
GROCERY STORES AND MARKETS	183	0.70%	66	\$3,092	\$204,091	\$545	\$7,111	5
METAL GOODS	108	0.68%	64	\$111,689	\$7,148,070	\$27,690	\$58,263	23
ELECTRICAL EQUIPMENT	130	0.66%	62	\$61,262	\$3,798,263	\$9,642	\$25,701	11
CONCESSIONAIRES	189	0.64%	60	\$1,331	\$79,887	\$184	\$2,090	5
PLASTIC, RUBBER GOODS - MFG	124	0.64%	60	\$219,055	\$13,143,301	\$37,428	\$250,191	12
DRUG AND PHARMACEUTICALS	803	0.58%	55	\$33,722	\$1,854,725	\$3,260	\$33,031	34
ELECTRIC CABLES, CONDUIT, AND WIRING	82	0.56%	53	\$259,451	\$13,750,888	\$43,827	\$10,651	10
DOOR AND WINDOWS MFG	93	0.54%	51	\$40,402	\$2,060,525	\$162,467	\$12,581	26
LIGHTS, LANTERNS, AND LAMPS	71	0.49%	46	\$8,143	\$374,576	\$3,787	\$6,146	6
GAS, STEAM, WATER, AND SEWER MAINS	63	0.47%	44	\$81,473	\$3,584,822	\$4,776	\$4,006	8
BAKERIES AND BAKERY GOODS	160	0.45%	42	\$7,311	\$307,066	\$2,469	\$1,934	7
ROOFING	85	0.41%	39	\$30,094	\$1,173,655	\$9,397	\$8,365	15
CONCRETE AND ASPHALT CONSTRUCTION	497	0.40%	38	\$33,172	\$1,260,540	\$11,437	\$9,850	22
SHOES, BOOTS, OR SLIPPERS	53	0.37%	35	\$28,780	\$1,007,310	\$11,638	\$2,919	7
INSULATION - OTHER THAN ASBESTOS	36	0.35%	33	\$17,568	\$579,746	\$472	\$189	16
WAX, PAINT, OR VARNISH	74	0.35%	33	\$31,461	\$1,038,220	\$10,342	\$21,973	19
WATER SOFTENING EQUIPMENT	54	0.35%	33	\$2,244	\$74,052	\$516	\$2,827	4
EXERCISE, SPORTING GOODS AND EQUIP	65	0.35%	33	\$94,926	\$3,132,563	\$20,891	\$41,667	19
GARDENING EQUIPMENT AND LANDSCAPING	48	0.33%	31	\$15,546	\$481,935	\$2,137	\$7,343	7
ANIMAL FEED	43	0.32%	30	\$55,706	\$1,671,167	\$22,621	\$15,967	7
WHEEL AND TIRE MFG	42	0.32%	30	\$53,876	\$1,616,272	\$6,196	\$5,005	13
STORES AND DISTR - NO FOOD OR DRINK	62	0.32%	30	\$15,028	\$450,827	\$5,193	\$11,769	8
VALVES, PUMPS, COMPRESSORS MFG	48	0.29%	27	\$82,779	\$2,235,028	\$26,283	\$89,783	18
COSMETICS	34	0.27%	25	\$2,514	\$62,853	\$112	\$4,368	6
FURS, FABRICS AND OTHER CLOTHING	44	0.25%	24	\$90,837	\$2,180,081	\$31,919	\$70,668	17
MINING AND DREDGING	46	0.25%	24	\$48,244	\$1,157,857	\$1,016	\$2,201	4
PREFABRICATED BUILDING MFG	37	0.25%	24	\$61,417	\$1,474,000	\$21,844	\$40,177	24
WATER BOTTLING	28	0.23%	22	\$1,251	\$27,516	\$116	\$1,625	3
TOOL MFG	48	0.23%	22	\$339,819	\$7,476,018	\$22,432	\$58,969	20
DAIRY PRODUCTS	54	0.21%	20	\$904	\$18,076	\$79	\$1,905	4
BEVERAGE BOTTLER - NON-ALCOHOLIC	41	0.21%	20	\$19,677	\$393,547	\$930	\$1,892	15
MEDICAL EQUIPMENT AND INSTRUMENTS	162	0.20%	19	\$236,012	\$4,484,224	\$52,134	\$60,860	21
DISCOUNT STORES	34	0.20%	19	\$1,068	\$20,288	\$46	\$1,202	3
MASONRY, PLASTERING, MARBLE, OR TILE	26	0.19%	18	\$6,295	\$113,305	\$2,253	\$4,122	5

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1996 - 2005

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	27	0.19%	18	\$24,302	\$437,432	\$7,202	\$9,981	10
BOTTLE AND JAR MFG	25	0.18%	17	\$5,172	\$87,932	\$1,607	\$7,862	9
BUILDING MATERIALS	41	0.17%	16	\$349,155	\$5,586,482	\$108,393	\$76,485	23
BOAT OR SHIP BUILDING	21	0.16%	15	\$214,735	\$3,221,032	\$79,374	\$56,507	26
LUMBER AND WOOD MFG	28	0.16%	15	\$49,271	\$739,059	\$9,706	\$25,601	13
CLUBS	42	0.16%	15	\$20,032	\$300,483	\$8,546	\$11,390	11
GLASS DEALERS AND GLAZIERS	28	0.15%	14	\$96,620	\$1,352,684	\$27,341	\$9,264	10
FRUIT OR VEGETABLES	36	0.14%	13	\$1,268	\$16,480	\$307	\$1,373	6
SOAP AND DETERGENTS	27	0.14%	13	\$69,877	\$908,402	\$6,355	\$1,427	7
SIGN MFG AND INSTALLATION	18	0.14%	13	\$9,632	\$125,214	\$4,378	\$9,766	15
NOT SPECIFIED	14	0.13%	12	\$2,408	\$28,893	\$552	\$3,467	5
METAL ERECTION	28	0.12%	11	\$16,155	\$177,702	\$1,005	\$2,882	13
CONTRACTOR EQUIPMENT	19	0.11%	10	\$123,914	\$1,239,139	\$19,821	\$25,350	23
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	21	0.11%	10	\$6,491	\$64,913	\$7,509	\$28,465	11
ALCOHOL, LIQUOR - MFG, DISTR, STORES	37	0.11%	10	\$2,321	\$23,211	\$739	\$6,183	5
ADHESIVE AND ABRASIVE GOODS	24	0.11%	10	\$11,681	\$116,810	\$2,344	\$14,098	5
RECREATIONAL VEHICLE MFG	33	0.11%	10	\$44,667	\$446,670	\$40,691	\$54,500	22
PIPE MFG	14	0.11%	10	\$16,050	\$160,501	\$5,029	\$13,480	14
LEATHER GOODS	11	0.11%	10	\$2,844	\$28,442	\$2,280	\$2,394	5
BOATS - USE	36	0.10%	9	\$335,660	\$3,020,938	\$2,082	\$5,034	8
ELEVATOR, ESCALATOR, MOVING SIDEWALK	22	0.10%	9	\$21,945	\$197,509	\$12,636	\$15,200	48
FERTILIZERS	17	0.10%	9	\$39,061	\$351,552	\$11,444	\$4,542	10
METAL EXTRACTION AND PROCESSING	13	0.10%	9	\$1,007,260	\$9,065,342	\$2,694	\$281,228	9
JANITORIAL SERVICES	13	0.10%	9	\$191,743	\$1,725,690	\$10,590	\$9,356	31
HAZARDOUS MATERIAL CONTRACTORS	8	0.08%	8	\$100,000	\$800,000	\$12,536	\$92,500	13
CROP SPRAYING AND PESTICIDES	12	0.08%	8	\$4,113	\$32,906	\$328	\$4,188	4
PAPER PRODUCTS	17	0.08%	8	\$18,183	\$145,465	\$1,602	\$15,633	4
PRINTING	13	0.08%	8	\$124,818	\$998,546	\$0	\$19,220	1
OFFICE MACHINES, COMPUTERS - OTHER	24	0.07%	7	\$581,510	\$4,070,573	\$3,397	\$548,671	25
TEXTILE MFG	8	0.07%	7	\$2,261	\$15,828	\$56	\$2,737	3
VENDING MACHINES MFG	13	0.07%	7	\$44,519	\$311,632	\$6,277	\$3,143	11
COMMUNICATION, RECORDING SYSTEMS	10	0.07%	7	\$15,151	\$106,060	\$8,411	\$22,517	14
BRUSH OR BROOM MFG	9	0.07%	7	\$49,531	\$346,717	\$5,399	\$106,132	13
RENTAL STORES	12	0.07%	7	\$2,293	\$16,054	\$146	\$4,143	3
PRODUCTS - COMPLETED OPERATIONS - NOC	14	0.06%	6	\$1,437,784	\$8,626,702	\$130,390	\$17,517	41
ALARMS AND DETECTION DEVICES	12	0.06%	6	\$13,144	\$78,864	\$1,887	\$2,513	13
LADDERS, HOISTS, AND SCAFFOLDS	15	0.06%	6	\$177,485	\$1,064,910	\$56,768	\$17,500	25
SWIMMING POOLS	11	0.06%	6	\$123,791	\$742,747	\$15,985	\$112,150	37
PIPELINES	10	0.06%	6	\$101,932	\$611,594	\$7,333	\$1,698	3
AUTO RENTAL OR LEASING	14	0.06%	6	\$88,881	\$533,286	\$6,166	\$171,333	10
ICE DEALERS AND DISTRIBUTORS	5	0.05%	5	\$1,710	\$8,550	\$0	\$4,420	3
HARDWARE, HOME IMPROVEMENT STORES	12	0.05%	5	\$17,583	\$87,915	\$2,147	\$6,302	7
ANIMAL DEALERS	8	0.05%	5	\$80,214	\$401,071	\$63	\$100	2
INK AND DYES	4	0.04%	4	\$129,977	\$519,907	\$21,662	\$219,113	19
CANS, DRUMS, AND METAL CONTAINERS	5	0.04%	4	\$122,919	\$491,677	\$29,249	\$150,125	28
BOLTS, NUTS, NAILS, TACKS, SCREWS	7	0.04%	4	\$400,663	\$1,602,650	\$34,841	\$163,502	14
OPTICAL AND HEARING GOODS	13	0.04%	4	\$89,155	\$356,621	\$9,273	\$103,126	51
BARBER SUPPLIES AND HAIR PIECES	8	0.04%	4	\$2,500	\$10,000	\$579	\$3,079	7
MATCH AND CHARCOAL MFG	6	0.04%	4	\$31,250,800	\$125,003,200	\$180,063	\$250	25
WELDING	60	0.04%	4	\$34,827	\$139,306	\$7,737	\$1,675	11
CAR WASHES	6	0.04%	4	\$1,336	\$5,345	\$0	\$903	2
CARPET AND FURNITURE CLEANING	6	0.03%	3	\$1,461	\$4,383	\$0	\$1,733	1
LAUNDRY SERVICES	3	0.03%	3	\$297,309	\$891,926	\$13,233	\$336,667	11
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	6	0.03%	3	\$1,068	\$3,205	\$0	\$1,333	3
AMUSEMENT DEVICES	5	0.03%	3	\$35,264	\$105,792	\$9,559	\$42,833	16
TV OR RADIO	5	0.03%	3	\$2,781	\$8,344	\$344	\$15,500	3
BUILDING STRUCTURES	6	0.03%	3	\$1,791,667	\$5,375,000	\$493,194	\$216,667	77
WIRE GOODS	10	0.03%	3	\$104,167	\$312,500	\$1,951	\$11,667	21
TANK BUILDING	6	0.03%	3	\$353,333	\$1,060,000	\$86,544	\$10,000	35

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1996 - 2005

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
MOBILE HOME MFG	10	0.03%	3	\$36,667	\$110,000	\$40,682	\$27,333	19
HOBBY, WALLPAPERS, ART STORES	6	0.03%	3	\$599	\$1,798	\$0	\$7	3
FURNITURE OR WOODWORK STRIPPING	2	0.02%	2	\$614	\$1,227	\$115	\$1,400	1
TOBACCO PRODUCTS	9	0.02%	2	\$536	\$1,071	\$0	\$2,500	1
SALT, PHOSPHATES, AND LIME	4	0.02%	2	\$88	\$175	\$0	\$550	1
DRILLING	5	0.02%	2	\$767	\$1,533	\$0	\$1,425	6
TENTS AND CANOPIES	4	0.02%	2	\$49	\$98	\$0	\$49	1
NET, ROPE, AND FIBER MFG	6	0.02%	2	\$128,287	\$256,573	\$262,709	\$450,000	44
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	4	0.02%	2	\$508,178	\$1,016,356	\$8,583	\$89,800	4
ENGINE OR TURBINE MFG	2	0.02%	2	\$19,190	\$38,380	\$1,856	\$18,625	12
BICYCLES	2	0.02%	2	\$16,500	\$33,000	\$14,195	\$33,750	31
TOYS AND GAMES	8	0.02%	2	\$250,750	\$501,500	\$9,262	\$2,500	21
FIBERGLASS MFG	2	0.02%	2	\$10,073	\$20,146	\$0	\$3,000	2
THEATERS	5	0.02%	2	\$433	\$865	\$0	\$275	4
FIREARMS, AMMUNITION - MFG AND REPAIR	2	0.01%	1	\$24,636	\$24,636	\$34	\$31,507	9
BOAT STORAGE OR MARINAS	2	0.01%	1	\$556	\$556	\$0	\$0	1
RAILROAD AND TRAIN MFG	2	0.01%	1	\$490,000	\$490,000	\$22,668	\$250,000	66
FIRE EXTINGUISHERS	1	0.01%	1	\$150	\$150	\$0	\$250,000	1
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	0.01%	1	\$10,000	\$10,000	\$8,687	\$10	17
GARBAGE AND REFUSE COLLECTING	1	0.01%	1	\$350,000	\$350,000	\$45,272	\$25,000	55
GOLFMOBILES	1	0.01%	1	\$20,000	\$20,000	\$22,356	\$5,000	22
COFFINS, CASKETS, AND MAUSOLEUMS	1	0.01%	1	\$35,352	\$35,352	\$60,227	\$700	53
HONE, OILSTONE, OR WHETSTONE MFG	1	0.01%	1	\$15,809	\$15,809	\$4,553	\$15,000	48
BOILER, STEAM PIPES	3	0.01%	1	\$25,587	\$25,587	\$0	\$5,000	23
FENCES	1	0.01%	1	\$3,198	\$3,198	\$0	\$750	2
WATER AND FIRE PROOFING	4	0.01%	1	\$300	\$300	\$0	\$400	11
BOXES AND COMPOSITION GOODS	3	0.01%	1	\$5,000	\$5,000	\$0	\$7,500	32
EXPLOSIVES OR FIREWORKS MFG	1	0.01%	1	\$36,000	\$36,000	\$69,739	\$10,000	20
CUTLERY, RAZORS, AND FLATWARE	5	0.01%	1	\$150	\$150	\$0	\$500	5
INSTRUMENT MFG	5	0.01%	1	\$25,000	\$25,000	\$27,828	\$5,000	12
CLOCK MFG	4	0.01%	1	\$836	\$836	\$0	\$3,500	2
JEWELRY AND WATCHES	3	0.01%	1	\$45	\$45	\$0	\$45	1
LABORATORIES	1	0.01%	1	\$2,023,205	\$2,023,205	\$4,864	\$1,000	25
FREIGHT FORWARDERS	1	0.01%	1	\$483	\$483	\$0	\$655	1
IRRIGATION EQUIPMENT	5	0.01%	1	\$4,498	\$4,498	\$0	\$1,125	1
CLAY PRODUCTS	5	0.01%	1	\$635	\$635	\$384	\$635	2
PACKAGING AND PACKING	1	0.01%	1	\$1,250	\$1,250	\$0	\$125	6
GAS TANKS AND FUEL CONTAINERS MFG	1	0.01%	1	\$36,000	\$36,000	\$26,240	\$75,000	32
SEED MERCHANT	2	0.01%	1	\$250	\$250	\$928	\$1,000	3
SAND OR GRAVEL DIGGING, QUARRIES	2	0.01%	1	\$91,500	\$91,500	\$12,743	\$51,000	31
FORESTRY SERVICE	2	0.01%	1	\$35,000	\$35,000	\$10,058	\$6,000	52
BUILDINGS/PREMISES BANK OR OFFICE	7	0.01%	1	\$2,614	\$2,614	\$744	\$500	2
FLORISTS	1	0.01%	1	\$919	\$919	\$140	\$0	4
PIPELINE CONSTRUCTION (OIL)	3	0.01%	1	\$1,049	\$1,049	\$0	\$1,600	0
ANIMAL BOARDING & VETERINARIANS	2	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	5	0.00%	0	\$0	\$0	\$0	\$0	0
EXHIBITIONS	4	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
SEPTIC TANKS	3	0.00%	0	\$0	\$0	\$0	\$0	0
BABY FOOD	6	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
AEROSOL CONTAINERS	3	0.00%	0	\$0	\$0	\$0	\$0	0
BEARING MFG	4	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
MUSICAL INSTRUMENT MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
STONE AND GEM CUTTING OR POLISHING	1	0.00%	0	\$0	\$0	\$0	\$0	0
OIL REFINERIES	1	0.00%	0	\$0	\$0	\$0	\$0	0

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 1996 - 2005

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
WEIGHERS, SAMPLERS OR INSPECTORS	4	0.00%	0	\$0	\$0	\$0	\$0	0
WINDOW CLEANING	2	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER HANGING	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	25,328	100.00%	9,426	\$45,214	\$426,188,498	\$7,414	\$17,927	14

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 2005 and a ten-year summary.

**PRODUCT LIABILITY
CLAIM DISPOSITION
FOR 2005**

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u>In Favor of Defendant</u>							
BEFORE COURT PROCEEDING INITIATED	11.27%	453	\$0	\$0	\$134	\$2,841	4
DIRECTED VERDICT FOR DEFENDANT	0.02%	1	\$0	\$0	\$0	\$0	42
ARBITRATION	0.02%	1	\$0	\$0	\$11,911	\$700	29
ALL OTHER INCLUDING DISMISSALS	88.68%	3,566	\$0	\$0	\$628	\$591	21
TOTAL	100.00%	4,021	\$0	\$0	\$575	\$844	19
<u>In Favor of Plaintiff</u>							
BEFORE COURT PROCEEDING INITIATED	35.74%	465	\$6,644	\$3,089,675	\$1,037	\$3,021	4
JUDGEMENT FOR DEFENDANT	0.08%	1	\$75,000	\$75,000	\$13,200	\$75,000	36
ARBITRATION	0.15%	2	\$55,014	\$110,028	\$41,598	\$25,550	19
ALL OTHER INCLUDING DISMISSALS	64.03%	833	\$185,786	\$154,760,110	\$6,604	\$9,219	27
TOTAL	100.00%	1,301	\$121,472	\$158,034,813	\$4,673	\$7,079	19

PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLAIM DISPOSITION
FOR YEARS 1996 - 2005

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<i>In Favor of Defendant</i>							
BEFORE COURT PROCEEDING INITIATED	31.85%	5,065	\$0	\$0	\$507	\$3,960	5
DIRECTED VERDICT FOR DEFENDANT	0.10%	16	\$0	\$0	\$2,961	\$3,475	16
JUDGEMENT FOR DEFENDANT	0.16%	26	\$0	\$0	\$354,521	\$10,432	28
ARBITRATION	0.06%	9	\$0	\$0	\$2,518	\$18,717	18
ALL OTHER INCLUDING DISMISSELS	67.83%	10,786	\$0	\$0	\$1,074	\$1,225	26
TOTAL	100.00%	15,902	\$0	\$0	\$1,474	\$2,124	19
<i>In Favor of Plaintiff</i>							
BEFORE COURT PROCEEDING INITIATED	58.32%	5,497	\$15,819	\$86,955,816	\$3,134	\$7,214	5
DIRECTED VERDICT FOR PLAINTIFF	0.08%	8	\$19,431	\$155,445	\$8,483	\$10,501	24
JUDGEMENT FOR DEFENDANT	0.01%	1	\$75,000	\$75,000	\$13,200	\$75,000	36
JUDGEMENT FOR PLAINTIFF	0.30%	28	\$220,682	\$6,179,100	\$101,743	\$95,142	28
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.01%	1	\$51,000	\$51,000	\$11,323	\$10,000	55
ARBITRATION	0.21%	20	\$71,706	\$1,434,113	\$15,136	\$20,581	25
ALL OTHER INCLUDING DISMISSELS	41.07%	3,871	\$85,595	\$331,338,024	\$12,765	\$32,571	27
TOTAL	100.00%	9,426	\$45,214	\$426,188,498	\$7,414	\$17,927	14

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2005

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	1,741	36.36%	473	\$6,940	\$3,282,566	\$195	\$2,000	2
7-12	560	6.76%	88	\$40,742	\$3,585,331	\$1,666	\$6,655	10
13-18	718	8.53%	111	\$23,173	\$2,572,253	\$4,409	\$11,898	16
19-24	749	18.06%	235	\$8,619	\$2,025,537	\$922	\$5,728	21
25-30	509	7.53%	98	\$13,569	\$1,329,744	\$6,545	\$12,800	28
31-36	485	13.07%	170	\$14,110	\$2,398,678	\$3,042	\$2,346	33
37-42	195	3.92%	51	\$28,932	\$1,475,539	\$2,630	\$3,580	39
43-48	82	1.00%	13	\$69,530	\$903,887	\$16,183	\$9,084	45
49-54	35	0.54%	7	\$44,865	\$314,052	\$23,431	\$2,858	51
55-60	67	1.15%	15	\$84,045	\$1,260,673	\$52,373	\$34,267	57
61-66	41	0.77%	10	\$205,820	\$2,058,199	\$12,963	\$4,255	64
67-72	74	1.31%	17	\$3,020	\$51,346	\$1,707	\$4,650	69
73-78	18	0.23%	3	\$250,666	\$751,997	\$8,013	\$4,541	76
79-84	4	0.08%	1	\$92,426	\$92,426	\$18,763	\$6,700	82
85-90	5	0.00%	0	\$0	\$0	\$0	\$0	0
91-96	8	0.23%	3	\$41,784,778	\$125,354,334	\$248,900	\$127,335	93
97-102	3	0.08%	1	\$1,081	\$1,081	\$4,581	\$0	98
103-108	8	0.00%	0	\$0	\$0	\$0	\$0	0
Greater than 108	20	0.38%	5	\$2,115,434	\$10,577,170	\$345,837	\$400,000	248
TOTAL	5,322	100.00%	1,301	\$121,472	\$158,034,813	\$4,673	\$7,079	19

PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLOSE TIME REPORTING
FOR YEARS 1996 - 2005

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	10,484	48.66%	4,587	\$7,197	\$33,014,906	\$387	\$6,174	2
7-12	3,161	10.22%	963	\$33,015	\$31,793,849	\$3,542	\$21,646	10
13-18	2,611	10.17%	959	\$32,616	\$31,278,864	\$6,456	\$21,164	16
19-24	2,224	9.33%	879	\$27,805	\$24,440,739	\$12,678	\$21,910	21
25-30	3,000	9.72%	916	\$30,049	\$27,524,940	\$7,887	\$12,136	27
31-36	1,135	4.51%	425	\$55,895	\$23,755,497	\$24,662	\$14,825	33
37-42	455	1.39%	131	\$166,912	\$21,865,497	\$24,240	\$72,163	39
43-48	481	1.73%	163	\$79,006	\$12,878,029	\$15,174	\$26,806	46
49-54	136	0.55%	52	\$726,976	\$37,802,773	\$127,127	\$786,008	51
55-60	197	0.60%	57	\$171,371	\$9,768,137	\$68,838	\$36,672	58
61-66	125	0.42%	40	\$102,818	\$4,112,734	\$42,626	\$28,472	65
67-72	463	1.71%	161	\$17,096	\$2,752,494	\$4,111	\$3,606	71
73-78	93	0.39%	37	\$69,016	\$2,553,576	\$22,232	\$12,055	75
79-84	245	0.08%	8	\$104,633	\$837,063	\$34,389	\$28,576	81
85-90	167	0.04%	4	\$30,043	\$120,170	\$446,315	\$9,000	89
91-96	134	0.08%	8	\$15,783,717	\$126,269,733	\$119,484	\$69,623	93
97-102	38	0.08%	8	\$62,210	\$497,682	\$53,786	\$35,102	99
103-108	16	0.02%	2	\$2,500,145	\$5,000,290	\$646,917	\$250,000	105
Greater than 108	163	0.28%	26	\$1,150,828	\$29,921,525	\$213,247	\$88,136	214
TOTAL	25,328	100.00%	9,426	\$45,214	\$426,188,498	\$7,414	\$17,927	14

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 20 Supplement)

The tables in this section were generated by using the Missouri Page 20 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2004 and 2005.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

This section contains data for year ending 2005.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2005 Written	2004 - 2005 % of Change in Premium	2004 Written	2003 - 2004 % of Change in Premium	2003 Written	2002 - 2003 % of Change in Premium
	Premium		Premium		Premium	
LM INSURANCE CORPORATION	\$24,865	1679.89%	\$1,397	40.12%	\$997	-33.36%
TRINITY UNIVERSAL INSURANCE COMPANY	\$6,185	1618.06%	\$360	-98.07%	\$18,675	-48.55%
CHARTER OAK FIRE INSURANCE CO THE	\$12,217	1119.26%	\$1,002	14214.29%	\$7	-99.69%
NEW HAMPSHIRE INSURANCE COMPANY	\$78,867	870.43%	\$8,127	-72.62%	\$29,678	-431.34%
WAUSAU UNDERWRITERS INS CO	\$1,506,911	795.34%	\$168,306	171.25%	\$62,048	65.40%
PHOENIX INSURANCE COMPANY THE	\$2,133	692.94%	\$269	-33.74%	\$406	N/A
TRANSCONTINENTAL INSURANCE COMPANY	\$32,406	637.67%	\$4,393	-39.23%	\$7,229	-49.36%
LIBERTY INSURANCE CORPORATION	\$141,470	439.78%	\$26,209	26.13%	\$20,780	-72.33%
WAUSAU BUSINESS INSURANCE COMPANY	\$60,931	182.01%	\$21,606	254.31%	\$6,098	-71.06%
TRAVELERS INDEMNITY CO OF ILLINOIS	\$1,625,810	168.93%	\$604,553	-39.61%	\$1,001,132	51.18%
NONPROFITS INSURANCE COMPANY	\$604	167.26%	\$226	-68.12%	\$709	-6.96%
ACE AMERICAN INSURANCE COMPANY	\$1,996,244	93.32%	\$1,032,634	22.61%	\$842,202	234.09%
OLD REPUBLIC INSURANCE COMPANY	\$7,119,468	92.99%	\$3,689,005	919.94%	\$361,687	164.65%
MID-CONTINENT CASUALTY COMPANY	\$1,111,593	86.67%	\$595,498	20.77%	\$493,068	94.15%
WEST AMERICAN INSURANCE COMPANY	\$50,537	81.17%	\$27,895	60.76%	\$17,352	-59.45%
COLUMBIA MUTUAL INSURANCE CO	\$201,993	68.07%	\$120,182	26.25%	\$95,190	22.76%
FARMERS ALLIANCE MUTUAL INS CO	\$13,724	59.45%	\$8,607	-13.70%	\$9,973	-48.34%
FIREMANS FUND INSURANCE COMPANY	\$41,127	52.52%	\$26,965	-45.40%	\$49,384	89.72%
PACIFIC INDEMNITY COMPANY	\$29,653	51.34%	\$19,593	275.42%	\$5,219	-59.91%
SELECTIVE INSURANCE CO OF S CAROLINA	\$40,590	50.48%	\$26,973	-11.31%	\$30,411	-48.22%
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$18,280	49.31%	\$12,243	-44.71%	\$22,144	-50.90%
SECURA INSURANCE A MUTUAL COMPANY	\$821,833	47.93%	\$555,548	42.64%	\$389,470	25.54%
SENTRY INSURANCE A MUTUAL COMPANY	\$376,128	47.04%	\$255,801	34.80%	\$189,770	-6.74%
TRUCK INSURANCE EXCHANGE	\$4,047	45.58%	\$2,780	-44.03%	\$4,967	30.23%
GENERAL CASUALTY CO OF WISCONSIN	\$83,037	39.65%	\$59,460	32.66%	\$44,821	4.86%
INDIANA LUMBERMENS MUTUAL INS CO	\$434,822	30.60%	\$332,939	10.08%	\$302,447	14.42%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$449,890	29.41%	\$347,660	-9.59%	\$384,543	42.48%
GRANITE STATE INSURANCE COMPANY	\$134,953	28.50%	\$105,023	77.42%	\$59,193	-1999.04%
ELECTRIC INSURANCE COMPANY	\$1,443,923	27.19%	\$1,135,214	28.73%	\$881,846	15.16%
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$4,486	25.83%	\$3,565	-36.17%	\$5,585	11.68%
SHELTER MUTUAL INSURANCE CO	\$56,058	25.23%	\$44,763	4.71%	\$42,751	23.65%
AMERISURE INSURANCE COMPANY	\$34,876	22.79%	\$28,404	119.59%	\$12,935	-79.51%
AMERICAN FIRE & CASUALTY COMPANY	\$37,965	22.03%	\$31,110	57.59%	\$19,741	-62.50%
AXA CORPORATE SOLUTIONS INSURANCE COMPANY	\$69,450	20.66%	\$57,560	-31.74%	\$84,325	7803.00%
SAVERS PROPERTY & CASUALTY INS CO	\$1,750	20.44%	\$1,453	-59.33%	\$3,573	37.63%
ZURICH AMERICAN INSURANCE COMPANY	\$3,586,685	19.98%	\$2,989,317	44.01%	\$2,075,768	-0.67%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$392,453	18.48%	\$331,246	-6.11%	\$352,812	14.76%
FEDERATED SERVICE INSURANCE COMPANY	\$389,873	18.33%	\$329,480	58.28%	\$208,168	55.17%
OHIO CASUALTY INSURANCE COMPANY	\$107,719	16.43%	\$92,517	-44.27%	\$166,006	29.79%
CINCINNATI INS CO THE	\$1,611,013	15.00%	\$1,400,874	7.07%	\$1,308,423	-2.09%
UNITED FIRE AND CASUALTY COMPANY	\$1,873,073	14.89%	\$1,630,253	-0.52%	\$1,638,736	-5.05%
CONTINENTAL INSURANCE COMPANY THE	\$24,975	14.17%	\$21,875	24.57%	\$17,560	N/A
CONTINENTAL WESTERN INSURANCE CO	\$15,866	13.98%	\$13,920	7.05%	\$13,003	444.51%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$20,668	9.95%	\$18,798	1.79%	\$18,468	41.54%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$188,837	9.92%	\$171,791	12.33%	\$152,931	208.79%
BITUMINOUS CASUALTY CORPORATION	\$20,857	9.74%	\$19,006	9.36%	\$17,379	-32.84%
HARTFORD FIRE INSURANCE COMPANY	\$1,771,749	8.66%	\$1,630,540	138.04%	\$684,996	88.42%
UNIVERSAL UNDERWRITERS INS CO	\$1,132,576	7.65%	\$1,052,054	-8.29%	\$1,147,151	36.11%
GRINNELL MUTUAL REINSURANCE COMPANY	\$485,704	6.90%	\$454,372	16.59%	\$389,734	9.07%
VALLEY FORGE INSURANCE COMPANY	\$179,073	6.11%	\$168,765	64.16%	\$102,807	239.82%
AMCO INSURANCE COMPANY	\$228,749	5.52%	\$216,776	-3.09%	\$223,679	-9.67%
FEDERAL INSURANCE COMPANY	\$1,654,463	4.07%	\$1,589,806	7.62%	\$1,477,198	11.84%
BROTHERHOOD MUTUAL INSURANCE CO	\$141	0.00%	\$141	0.00%	\$141	-60.61%
STAR INSURANCE COMPANY	\$218	0.00%	\$218	0.00%	\$218	N/A
FARMERS INSURANCE EXCHANGE	\$7,764	-1.30%	\$7,866	-22.72%	\$10,179	-61.20%
FEDERATED MUTUAL INSURANCE COMPANY	\$1,498,113	-5.34%	\$1,582,623	-5.43%	\$1,673,557	-7.27%
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$156,626	-5.59%	\$165,904	-13.18%	\$191,095	409.15%
AMERICAN INSURANCE COMPANY THE	\$259,130	-5.83%	\$275,164	-39.14%	\$452,140	25.70%
NATIONAL INDEMNITY COMPANY	\$53,412	-7.36%	\$57,658	-17.87%	\$70,203	148.87%
HARTFORD CASUALTY INS CO	\$91,912	-7.98%	\$99,887	2707.39%	\$3,558	-5.20%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2005 Written Premium	2004 - 2005 % of Change in Premium	2004 Written Premium	2003 - 2004 % of Change in Premium	2003 Written Premium	2002 - 2003 % of Change in Premium
GREAT NORTHERN INSURANCE COMPANY	\$411,320	-8.02%	\$447,206	-12.99%	\$513,989	51.99%
AMERICAN ECONOMY INSURANCE COMPANY	\$21,720	-8.66%	\$23,780	104.12%	\$11,650	56.42%
AMERISURE MUTUAL INSURANCE COMPANY	\$91,414	-9.43%	\$100,930	59.00%	\$63,476	35.34%
AMERICAN FAMILY MUTUAL INS CO	\$27,003	-10.45%	\$30,154	-10.67%	\$33,756	17.16%
STATE AUTO PROPERTY & CASUALTY INS CO	\$647,378	-10.58%	\$723,946	5.21%	\$688,074	7.27%
GENESIS INSURANCE COMPANY	\$139,956	-12.59%	\$160,122	30.00%	\$123,168	-2.28%
OAK RIVER INSURANCE COMPANY	\$394,121	-13.88%	\$457,618	174.25%	\$166,864	97.44%
SELECTIVE INS CO OF THE SOUTHEAST	\$6,694	-15.01%	\$7,876	-9.53%	\$8,706	-73.14%
NATIONAL FIRE INS CO OF HARTFORD	\$6,545	-17.19%	\$7,904	-47.78%	\$15,135	237.16%
LITITZ MUTUAL INSURANCE COMPANY	\$2,839	-18.02%	\$3,463	33.09%	\$2,602	25.04%
VIGILANT INSURANCE COMPANY	\$7,753	-19.37%	\$9,615	-11.53%	\$10,868	128.99%
FIRST NATIONAL INS CO OF AMERICA	\$12,665	-20.30%	\$15,890	1422.03%	\$1,044	N/A
NATIONAL AMERICAN INSURANCE COMPANY	\$16,963	-21.20%	\$21,526	-16.34%	\$25,729	-32.84%
SENTRY SELECT INSURANCE COMPANY	\$242,097	-23.00%	\$314,415	-10.90%	\$352,894	-11.88%
HANOVER INSURANCE COMPANY THE	\$12,084	-27.52%	\$16,673	-27.65%	\$23,046	270.87%
GREENWICH INSURANCE COMPANY	\$305,011	-27.94%	\$423,295	-26.82%	\$578,438	29.35%
MEDMARC CASUALTY INSURANCE COMPANY	\$282,188	-29.27%	\$398,946	2181.78%	\$17,484	39.87%
EMPIRE FIRE AND MARINE INSURANCE CO	\$96,095	-29.61%	\$136,517	-16.51%	\$163,509	109.21%
NORTHLAND INSURANCE COMPANY	\$18,064	-30.33%	\$25,928	-26.16%	\$35,112	-12.13%
NATIONAL SURETY CORPORATION	\$560,707	-31.17%	\$814,568	53.96%	\$529,067	-32.18%
CAPITAL INDEMNITY CORPORATION	\$59,140	-32.66%	\$87,828	27.59%	\$68,835	67.94%
MASSACHUSETTS BAY INS CO	\$5,083	-32.77%	\$7,561	901.46%	\$755	-210.22%
NORTH RIVER INSURANCE COMPANY THE	\$149,277	-37.11%	\$237,360	58944.78%	\$402	-85.77%
STATE AUTOMOBILE MUTUAL INS CO	\$16,758	-37.21%	\$26,687	-18.54%	\$32,761	-53.97%
ATHENA ASSURANCE COMPANY	\$122,439	-37.23%	\$195,053	15.68%	\$168,618	634.18%
FIDELITY & GUARANTY INS UNDERWRITERS	\$44,287	-39.47%	\$73,170	-3.68%	\$75,969	112.85%
PEERLESS INSURANCE COMPANY	\$23,241	-39.91%	\$38,679	227.79%	\$11,800	N/A
AMERICAN GUARANTEE & LIABILITY INS CO	\$2,862,946	-40.51%	\$4,812,674	-0.45%	\$4,834,390	24.71%
AMERICAN AUTOMOBILE INSURANCE CO	\$115,467	-42.63%	\$201,265	-28.71%	\$282,337	5.73%
DIAMOND STATE INSURANCE COMPANY	\$1,883	-43.84%	\$3,353	166.75%	\$1,257	-37.59%
LIBERTY MUTUAL FIRE INSURANCE CO	\$1,273,570	-47.79%	\$2,439,160	3.08%	\$2,366,171	43.79%
HAWKEYE SECURITY INSURANCE COMPANY	\$12,914	-49.86%	\$25,755	5.76%	\$24,353	37.41%
NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	\$21,417	-50.37%	\$43,150	-51.98%	\$89,851	-225.64%
AMERICAN STATES INSURANCE COMPANY	\$39,035	-51.76%	\$80,926	-46.92%	\$152,447	3.48%
PROPERTY & CASUALTY INS CO OF HARTFORD	\$116	-52.85%	\$246	-0.40%	\$247	-1.98%
UNITED STATES FIDELITY & GUARANTY CO	\$40,367	-53.58%	\$86,968	0.16%	\$86,825	20.50%
FIDELITY AND GUARANTY INSURANCE COMPANY	\$22,833	-55.25%	\$51,023	-26.24%	\$69,179	49.66%
INSURANCE CORPORATION OF HANNOVER	\$25,791	-61.84%	\$67,579	53.33%	\$44,074	234.83%
ALLSTATE INSURANCE COMPANY	\$6,869	-64.48%	\$19,339	-18.97%	\$23,867	-31.73%
WESTPORT INSURANCE CORPORATION	\$47,197	-64.93%	\$134,584	-2.67%	\$138,283	N/A
LIBERTY MUTUAL INSURANCE COMPANY	\$332,405	-65.20%	\$955,198	12.30%	\$850,573	95.82%
QBE INSURANCE CORPORATION	\$11,413	-67.40%	\$35,009	-40.39%	\$58,730	144.89%
ST PAUL MERCURY INSURANCE COMPANY	\$248,342	-70.78%	\$849,871	-14.33%	\$992,059	31.52%
AMERICAN INTERNATIONAL SOUTH INS CO	\$12,001	-72.45%	\$43,558	34.49%	\$32,387	N/A
RLI INSURANCE COMPANY	\$17,699	-73.50%	\$66,793	-40.63%	\$112,501	97.42%
ST PAUL FIRE & MARINE INSURANCE CO	\$1,112,751	-73.70%	\$4,230,485	-19.53%	\$5,257,414	19.88%
SECURITY NATIONAL INSURANCE COMPANY	\$1,508	-80.09%	\$7,574	12.67%	\$6,722	-67.73%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$36,065	-81.07%	\$190,505	90.82%	\$99,837	320.92%
GERLING AMERICA INSURANCE COMPANY	\$7,135	-84.58%	\$46,276	-24.74%	\$61,491	134.41%
HARTFORD ACCIDENT & INDEMNITY CO	\$108	-86.76%	\$816	325.00%	\$192	2033.33%
UNITED FIRE & INDEMNITY COMPANY	\$27,018	-87.29%	\$212,646	-3.17%	\$219,614	759.55%
DISCOVER PROPERTY AND CASUALTY INSURANCE C	\$41,462	-89.12%	\$380,989	1115.04%	\$31,356	-14.96%
AMERICAN ZURICH INSURANCE COMPANY	\$10,300	-91.01%	\$114,600	-32.05%	\$168,651	1653.31%
PENNSYLVANIA MANUFACTURERS ASSOC INS C	\$966	-91.81%	\$11,791	-3.19%	\$12,179	5870.10%
AMERICAN CASUALTY CO OF READING PA	\$14,378	-91.88%	\$177,067	230.87%	\$53,515	-35.55%
TRANSPORTATION INSURANCE COMPANY	\$39,735	-93.16%	\$581,000	164.94%	\$219,293	120.87%
ZURICH AMERICAN INS CO OF ILLINOIS	\$2,573	-94.69%	\$48,435	160.46%	\$18,596	89.58%
RANGER INSURANCE COMPANY	\$53,832	-94.92%	\$1,060,146	9.12%	\$971,512	27.84%
TRAVELERS INDEMNITY CO OF AMERICA	\$188	-97.29%	\$6,935	4261.64%	\$159	-78.28%

**PRODUCT LIABILITY
PREMIUM GROWTH**

Company Name	2005 Written Premium	2004 - 2005 % of Change in Premium	2004 Written Premium	2003 - 2004 % of Change in Premium	2003 Written Premium	2002 - 2003 % of Change in Premium
HARLEYSVILLE INSURANCE COMPANY	\$52	-99.02%	\$5,320	-78.12%	\$24,316	-40.75%
ROYAL INDEMNITY COMPANY	\$558	-99.39%	\$90,765	-75.66%	\$372,905	36.32%
TOTAL	\$45,726,733	-5.56%	\$48,418,835	13.63%	\$42,611,734	16.77%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2005**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
OLD REPUBLIC INSURANCE COMPANY	\$7,119,468	15.57%	\$7,118,628	\$2,603,028	\$4,725,982	66.39%
ZURICH AMERICAN INSURANCE COMPANY	\$3,586,685	7.84%	\$3,621,722	\$153,465	\$5,107,544	141.03%
AMERICAN GUARANTEE & LIABILITY INS CO	\$2,862,946	6.26%	\$3,157,090	\$0	\$738,936	23.41%
ACE AMERICAN INSURANCE COMPANY	\$1,996,244	4.37%	\$1,872,234	\$17,500	\$765,573	40.89%
UNITED FIRE AND CASUALTY COMPANY	\$1,873,073	4.10%	\$1,804,687	\$1,254,413	\$1,448,786	80.28%
HARTFORD FIRE INSURANCE COMPANY	\$1,771,749	3.87%	\$1,657,639	\$84,253	\$665,760	40.16%
FEDERAL INSURANCE COMPANY	\$1,654,463	3.62%	\$1,502,973	\$282,583	\$1,091,335	72.61%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	\$1,625,810	3.56%	\$2,046,241	\$541,081	-\$626,856	-30.63%
CINCINNATI INS CO THE	\$1,611,013	3.52%	\$1,504,063	\$516,381	\$225,084	14.97%
WAUSAU UNDERWRITERS INS CO	\$1,506,911	3.30%	\$1,094,777	\$17,837	\$170,155	15.54%
FEDERATED MUTUAL INSURANCE COMPANY	\$1,498,113	3.28%	\$1,559,880	\$56,448	\$1,612,545	103.38%
ELECTRIC INSURANCE COMPANY	\$1,443,923	3.16%	\$1,406,941	\$568,098	\$922,557	65.57%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,273,570	2.79%	\$1,473,834	\$96,547	-\$6,198,922	-420.60%
UNIVERSAL UNDERWRITERS INS CO	\$1,132,576	2.48%	\$1,179,558	\$510,474	\$805,344	68.28%
ST PAUL FIRE & MARINE INSURANCE CO	\$1,112,751	2.43%	\$2,050,272	\$185,968	-\$1,615,911	-78.81%
MID-CONTINENT CASUALTY COMPANY	\$1,111,593	2.43%	\$871,231	\$0	\$2,060,059	236.45%
SECURA INSURANCE A MUTUAL COMPANY	\$821,833	1.80%	\$705,725	\$44,620	\$436,227	61.81%
ADDISON INSURANCE COMPANY	\$706,336	1.54%	\$590,311	\$12,553	-\$9,647	-1.63%
STATE AUTO PROPERTY & CASUALTY INS CO	\$647,378	1.42%	\$714,161	\$18,623	-\$69,061	-9.67%
NATIONAL SURETY CORPORATION	\$560,707	1.23%	\$717,551	\$299,740	-\$595,483	-82.99%
GRINNELL MUTUAL REINSURANCE COMPANY	\$485,704	1.06%	\$465,943	\$24,534	\$218,944	46.99%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$449,890	0.98%	\$459,051	\$5,875	\$56,471	12.30%
INDIANA LUMBERMENS MUTUAL INS CO	\$434,822	0.95%	\$392,889	\$25,000	\$70,954	18.06%
GREAT NORTHERN INSURANCE COMPANY	\$411,320	0.90%	\$428,444	\$98,730	\$127,824	29.83%
OAK RIVER INSURANCE COMPANY	\$394,121	0.86%	\$373,544	\$0	\$47,659	12.76%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$392,453	0.86%	\$374,554	\$44,917	\$181,409	48.43%
FEDERATED SERVICE INSURANCE COMPANY	\$389,873	0.85%	\$419,571	\$0	\$111,364	26.54%
SENTRY INSURANCE A MUTUAL COMPANY	\$376,128	0.82%	\$324,661	\$19,850	\$57,933	17.84%
LIBERTY MUTUAL INSURANCE COMPANY	\$332,405	0.73%	\$448,089	\$568,064	\$423,726	94.56%
AMERICAN HOME ASSURANCE COMPANY	\$324,550	0.71%	\$950,142	\$0	\$518,046	54.52%
GREENWICH INSURANCE COMPANY	\$305,011	0.67%	\$460,346	\$69,000	-\$309,175	-67.16%
MEDMARC CASUALTY INSURANCE COMPANY	\$282,188	0.62%	\$322,823	\$93,603	-\$317,799	-98.44%
AMERICAN INSURANCE COMPANY THE	\$259,130	0.57%	\$294,876	\$9,269	-\$173,662	-58.89%
ST PAUL MERCURY INSURANCE COMPANY	\$248,342	0.54%	\$489,893	\$162,038	\$261,143	53.31%
SENTRY SELECT INSURANCE COMPANY	\$242,097	0.53%	\$296,321	\$70,252	\$134,365	45.34%
AMCO INSURANCE COMPANY	\$228,749	0.50%	\$208,150	\$823	\$35,046	16.84%
COLUMBIA MUTUAL INSURANCE CO	\$201,993	0.44%	\$180,546	\$3,000	-\$9,059	-5.02%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$188,837	0.41%	\$181,220	\$125,629	\$55,553	30.66%
VALLEY FORGE INSURANCE COMPANY	\$179,073	0.39%	\$185,193	\$0	-\$37,444	-20.22%
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	\$156,626	0.34%	\$157,064	-\$7,050	-\$115,181	-73.33%
ACUTY A MUTUAL INSURANCE COMPANY	\$153,441	0.34%	\$117,359	\$122	\$109,570	93.36%
NORTH RIVER INSURANCE COMPANY THE	\$149,277	0.33%	\$207,799	\$0	\$45,972	22.12%
LIBERTY INSURANCE CORPORATION	\$141,470	0.31%	\$95,752	\$35,632	-\$288,913	-301.73%
GENESIS INSURANCE COMPANY	\$139,956	0.31%	\$143,684	\$494	-\$127,750	-88.91%
GRANITE STATE INSURANCE COMPANY	\$134,953	0.30%	\$122,797	\$0	\$54,798	44.62%
ATHENA ASSURANCE COMPANY	\$122,439	0.27%	\$177,344	\$692,249	\$776,118	437.63%
AMERICAN AUTOMOBILE INSURANCE CO	\$115,467	0.25%	\$154,737	\$0	\$3,887,920	2512.60%
OHIO CASUALTY INSURANCE COMPANY	\$107,719	0.24%	\$106,003	\$0	-\$10,919	-10.30%
XL INSURANCE AMERICA INC	\$102,520	0.22%	\$72,433	\$325,500	\$363,581	501.95%
EMPIRE FIRE AND MARINE INSURANCE CO	\$96,095	0.21%	\$103,707	\$0	-\$1,249	-1.20%
HARTFORD CASUALTY INS CO	\$91,912	0.20%	\$99,946	\$0	\$36,539	36.56%
AMERISURE MUTUAL INSURANCE COMPANY	\$91,414	0.20%	\$105,526	\$2,680	\$23,422	22.20%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$83,600	0.18%	\$80,116	\$0	\$89,561	111.79%
GENERAL CASUALTY CO OF WISCONSIN	\$83,037	0.18%	\$73,996	\$0	\$19,740	26.68%
NEW HAMPSHIRE INSURANCE COMPANY	\$78,867	0.17%	\$57,842	\$0	\$30,057	51.96%
CONTINENTAL CASUALTY COMPANY	\$69,598	0.15%	\$36,602	\$52,703	-\$121,281	-331.35%
AXA INSURANCE COMPANY	\$69,450	0.15%	\$69,385	\$0	-\$100,064	-144.22%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2005**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
NATIONWIDE AGRIBUSINESS INS CO	\$67,276	0.15%	\$37,285	\$0	\$2,296	6.16%
UNITED STATES FIRE INSURANCE COMPANY	\$62,756	0.14%	\$58,452	\$66,154	-\$467,670	-800.09%
WAUSAU BUSINESS INSURANCE COMPANY	\$60,931	0.13%	\$54,879	\$0	\$29,810	54.32%
CAPITOL INDEMNITY CORPORATION	\$59,140	0.13%	\$75,633	\$7,723	\$110,786	146.48%
SHELTER MUTUAL INSURANCE CO	\$56,058	0.12%	\$52,896	\$0	-\$12,568	-23.76%
FAIRMONT SPECIALTY INSURANCE COMPANY	\$53,832	0.12%	\$570,115	\$0	-\$344,643	-60.45%
NATIONAL INDEMNITY COMPANY	\$53,412	0.12%	\$57,193	\$0	-\$4,856	-8.49%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	\$51,876	0.11%	\$41,089	\$0	\$10,278	25.01%
WEST AMERICAN INSURANCE COMPANY	\$50,537	0.11%	\$37,713	\$0	\$68,231	180.92%
WESTPORT INSURANCE CORPORATION	\$47,197	0.10%	\$75,068	\$0	\$14,606	19.46%
FIDELITY & GUARANTY INS UNDERWRITERS	\$44,287	0.10%	\$56,629	\$2,711	-\$194,233	-342.99%
VIRGINIA SURETY COMPANY INC	\$43,037	0.09%	\$7,193	\$0	\$278	3.86%
DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY	\$41,462	0.09%	\$214,695	-\$1,541,434	-\$1,326,101	-617.67%
FIREMANS FUND INSURANCE COMPANY	\$41,127	0.09%	\$34,483	\$0	-\$12,755,678	-36991.21%
SELECTIVE INSURANCE CO OF S CAROLINA	\$40,590	0.09%	\$31,200	\$9,268	\$4,320	13.85%
UNITED STATES FIDELITY & GUARANTY CO	\$40,367	0.09%	\$68,672	\$1,209,830	-\$1,103,034	-1606.24%
TRANSPORTATION INSURANCE COMPANY	\$39,735	0.09%	-\$66,302	\$14,494	\$1,958,618	-2954.09%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$39,656	0.09%	\$118,697	\$0	-\$2,345,967	-1976.43%
AMERICAN STATES INSURANCE COMPANY	\$39,035	0.09%	\$60,576	\$12,959	\$1,030,112	1700.53%
AMERICAN FIRE & CASUALTY COMPANY	\$37,965	0.08%	\$34,489	\$15,000	\$37,834	109.70%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$36,065	0.08%	\$74,189	\$5,422,596	\$3,831,495	5164.51%
AMERISURE INSURANCE COMPANY	\$34,876	0.08%	\$23,737	\$0	-\$3,332	-14.04%
TRANSCONTINENTAL INSURANCE COMPANY	\$32,406	0.07%	\$15,640	\$9,000	\$26,799	171.35%
PACIFIC INDEMNITY COMPANY	\$29,653	0.06%	\$29,342	\$0	\$317	1.08%
GENERAL INSURANCE CO OF AMERICA	\$28,379	0.06%	\$20,537	\$121,419	\$393,802	1917.52%
FARMLAND MUTUAL INSURANCE COMPANY	\$28,288	0.06%	\$14,802	\$0	\$1,059	7.15%
UNITED FIRE & INDEMNITY COMPANY	\$27,018	0.06%	\$56,977	\$5,119	-\$178,181	-312.72%
AMERICAN FAMILY MUTUAL INS CO	\$27,003	0.06%	\$26,792	\$0	\$5,001	18.67%
PRAETORIAN INSURANCE COMPANY	\$25,791	0.06%	\$47,818	\$0	\$58,227	121.77%
CONTINENTAL INSURANCE COMPANY THE	\$24,975	0.05%	\$22,927	\$2,595	-\$5,000	-21.81%
LM INSURANCE CORPORATION	\$24,865	0.05%	\$2,522	\$0	\$669	26.53%
WESTCHESTER FIRE INSURANCE COMPANY	\$23,672	0.05%	\$118,352	\$0	-\$2,772,370	-2342.48%
PEERLESS INSURANCE COMPANY	\$23,241	0.05%	\$35,227	\$688	\$16,789	47.66%
ILLINOIS NATIONAL INSURANCE COMPANY	\$23,214	0.05%	\$8,997	\$0	\$4,268	47.44%
FIDELITY AND GUARANTY INSURANCE COMPANY	\$22,833	0.05%	\$32,618	\$0	-\$5,330	-16.34%
ARCH INSURANCE COMPANY	\$22,806	0.05%	\$21,900	\$0	\$9,513	43.44%
AMERICAN ECONOMY INSURANCE COMPANY	\$21,720	0.05%	\$27,523	\$5,187	\$13,624	49.50%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH	\$21,417	0.05%	\$20,544	\$1,063,940	-\$51,964	-252.94%
BITUMINOUS CASUALTY CORPORATION	\$20,857	0.05%	\$19,562	-\$34,986	-\$56,371	-288.17%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$20,668	0.05%	\$21,657	-\$7,000	-\$15,011	-69.31%
TRAVELERS INDEMNITY COMPANY	\$19,437	0.04%	\$12,975	-\$5,130	\$2,675,434	20619.92%
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$18,280	0.04%	\$18,692	\$79,823	\$129,181	691.10%
NORTHLAND INSURANCE COMPANY	\$18,064	0.04%	\$19,444	\$0	\$12,973	66.72%
RLI INSURANCE COMPANY	\$17,699	0.04%	\$43,399	\$1,500	-\$43,844	-101.03%
NATIONAL AMERICAN INSURANCE COMPANY	\$16,963	0.04%	\$19,234	\$0	-\$1,510	-7.85%
STATE AUTOMOBILE MUTUAL INS CO	\$16,758	0.04%	\$19,147	\$0	-\$8,198	-42.82%
CONTINENTAL WESTERN INSURANCE CO	\$15,866	0.03%	\$16,560	\$7,500	\$40,500	244.57%
ATLANTIC SPECIALTY INSURANCE COMPANY	\$14,610	0.03%	\$13,832	\$0	\$2,957	21.38%
AMERICAN CASUALTY CO OF READING PA	\$14,378	0.03%	\$80,826	\$4,819	-\$27,040	-33.45%
FARMERS ALLIANCE MUTUAL INS CO	\$13,724	0.03%	\$10,272	\$0	\$0	0.00%
HAWKEYE SECURITY INSURANCE COMPANY	\$12,914	0.03%	\$13,461	\$0	\$5,554	41.26%
FIRST NATIONAL INS CO OF AMERICA	\$12,665	0.03%	\$13,874	\$0	\$1,833	13.21%
CHARTER OAK FIRE INSURANCE CO THE	\$12,217	0.03%	\$8,803	\$62,556	-\$517,204	-5875.32%
HANOVER INSURANCE COMPANY THE	\$12,084	0.03%	\$17,599	\$0	\$0	0.00%
AMERICAN INTERNATIONAL SOUTH INS CO	\$12,001	0.03%	\$20,969	\$0	-\$2,330	-11.11%
QBE INSURANCE CORPORATION	\$11,413	0.02%	\$28,304	\$0	-\$1,085	-3.83%
AMERICAN ZURICH INSURANCE COMPANY	\$10,300	0.02%	\$32,088	\$3,512	-\$4,340	-13.53%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2005**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
MIDWESTERN INDEMNITY COMPANY THE	\$7,985	0.02%	\$1,971	\$0	\$700	35.51%
FARMERS INSURANCE EXCHANGE	\$7,764	0.02%	\$8,254	\$0	-\$2,556	-30.97%
VIGILANT INSURANCE COMPANY	\$7,753	0.02%	\$8,702	\$0	-\$19,075	-219.20%
GERLING AMERICA INSURANCE COMPANY	\$7,135	0.02%	\$4,649	\$40,000	\$68,572	1474.98%
ALLSTATE INSURANCE COMPANY	\$6,869	0.02%	\$12,845	\$4,508,672	\$301,881	2350.18%
SELECTIVE INS CO OF THE SOUTHEAST	\$6,694	0.01%	\$7,772	\$0	-\$617	-7.94%
NATIONAL FIRE INS CO OF HARTFORD	\$6,545	0.01%	\$6,506	\$0	\$0	0.00%
TRINITY UNIVERSAL INSURANCE COMPANY	\$6,185	0.01%	\$4,682	\$0	-\$864	-18.45%
MASSACHUSETTS BAY INS CO	\$5,083	0.01%	\$5,037	\$0	\$0	0.00%
AMERICAN HARDWARE MUTUAL INS CO	\$4,934	0.01%	\$929	\$0	\$189	20.34%
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$4,486	0.01%	\$4,150	\$0	\$414	9.98%
COMMERCE AND INDUSTRY INSURANCE CO	\$4,214	0.01%	\$2,651	\$0	-\$855	-32.25%
TRUCK INSURANCE EXCHANGE	\$4,047	0.01%	\$3,438	\$15,565	-\$34,085	-991.42%
LITITZ MUTUAL INSURANCE COMPANY	\$2,839	0.01%	\$2,885	\$0	\$0	0.00%
ZURICH AMERICAN INS CO OF ILLINOIS	\$2,573	0.01%	\$2,604	\$0	-\$14,916	-572.81%
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$2,227	0.00%	\$1,859	\$0	\$62,196	3345.67%
PHOENIX INSURANCE COMPANY THE	\$2,133	0.00%	\$1,957	\$0	\$733	37.46%
MARKEL AMERICAN INSURANCE COMPANY	\$2,090	0.00%	\$1,403	\$0	\$703	50.11%
DIAMOND STATE INSURANCE COMPANY	\$1,883	0.00%	\$2,374	\$0	\$1,693	71.31%
SAVERS PROPERTY & CASUALTY INS CO	\$1,750	0.00%	\$1,833	\$0	-\$279	-15.22%
SECURITY NATIONAL INSURANCE COMPANY	\$1,508	0.00%	\$4,555	\$0	\$29	0.64%
UNIVERSAL UNDERWRITERS OF TEXAS INS CO	\$1,089	0.00%	\$1,089	\$0	\$178	16.35%
PENNSYLVANIA MANUFACTURERS ASSOC INS C	\$966	0.00%	\$966	\$0	-\$2,853	-295.34%
NETHERLANDS INSURANCE COMPANY THE	\$736	0.00%	\$192	\$0	\$127	66.15%
RIVERPORT INSURANCE COMPANY	\$604	0.00%	\$424	\$0	\$253	59.67%
ROYAL INDEMNITY COMPANY	\$558	0.00%	\$44,384	-\$21,009	-\$2,463,439	-5550.29%
STAR INSURANCE COMPANY	\$218	0.00%	\$217	\$0	\$14	6.45%
TRAVELERS INDEMNITY CO OF AMERICA	\$188	0.00%	-\$390	\$0	-\$35,851	9192.56%
AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	\$168	0.00%	\$168	\$0	\$1,417	843.45%
BROTHERHOOD MUTUAL INSURANCE CO	\$141	0.00%	\$141	\$0	\$0	0.00%
GREAT AMERICAN ASSURANCE COMPANY	\$121	0.00%	\$116	\$0	\$0	0.00%
PROPERTY & CASUALTY INS CO OF HARTFORD	\$116	0.00%	\$117	\$0	\$7	5.98%
HARTFORD ACCIDENT & INDEMNITY CO	\$108	0.00%	\$108	\$542	\$537,455	497643.52%
FIRST SPECIALTY INSURANCE CORPORATION	\$75	0.00%	\$105	\$0	-\$3	-2.86%
HARLEYSVILLE INSURANCE COMPANY	\$52	0.00%	\$52	\$0	-\$509	-978.85%
ASSOCIATED INDEMNITY CORPORATION	\$5	0.00%	\$4	\$0	\$3	75.00%
AFFILIATED FM INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$10	N/A
SECURA SUPREME INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$9	N/A
GENERAL STAR NATIONAL INS CO	\$0	0.00%	\$0	\$0	\$1,000	N/A
NATIONAL CASUALTY COMPANY	\$0	0.00%	\$0	\$0	\$7	N/A
GREAT AMERICAN INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$3	N/A
TRAVELERS CASUALTY AND SURETY CO	\$0	0.00%	\$0	\$300,480	-\$1,629,820	N/A
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$209,096	N/A
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00%	\$0	\$0	-\$4,182	N/A
STANDARD FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$342	N/A
ST PAUL PROTECTIVE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$77,954	N/A
ASSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$28,153	N/A
MARYLAND CASUALTY COMPANY	\$0	0.00%	\$0	-\$20,000	\$41,142	N/A
NORTHERN INSURANCE CO OF NEW YORK	\$0	0.00%	-\$1	\$259,607	\$1,158,554	-115855400.00%
AMERICAN ALTERNATIVE INS CORP	\$0	0.00%	\$0	\$0	-\$2	N/A
ATLANTIC MUTUAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$13,373	N/A
CENTENNIAL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$1,660	N/A
BITUMINOUS FIRE AND MARINE INS CO	\$0	0.00%	\$0	\$0	-\$3,400	N/A
IMITSU SUMITOMO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$1,098	N/A
CLARENDON NATIONAL INS CO	\$0	0.00%	\$1,625	\$0	-\$83,194	-5119.63%
AMERICAN EMPLOYERS INSURANCE CO	\$0	0.00%	\$0	\$0	\$47,042	N/A

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2005**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
ONEBEACON AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$5,569	N/A
EMPLOYERS FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$3	N/A
ACE FIRE UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$106,150	N/A
ATLANTA INTERNATIONAL INSURANCE CO	\$0	0.00%	\$0	\$0	\$192	N/A
MID CENTURY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$648	N/A
PENNSYLVANIA GENERAL INSURANCE COMPANY	\$0	0.00%	\$0	\$17,500	-\$29,584	N/A
ONEBEACON INSURANCE COMPANY	\$0	0.00%	\$0	\$35,593	\$10,548	N/A
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	\$0	0.00%	\$0	\$0	\$182	N/A
STONEWALL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$33,763	N/A
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00%	\$0	\$0	-\$48,821	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00%	-\$25	\$0	-\$150,329	601316.00%
CHICAGO INSURANCE COMPANY	\$0	0.00%	\$0	\$221,470	\$1,700,000	N/A
AMERICAN MOTORISTS INSURANCE CO	\$0	0.00%	\$0	\$37,500	\$368,739	N/A
LUMBERMENS UNDERWRITING ALLIANCE	\$0	0.00%	\$0	\$0	-\$12,700	N/A
MUTUAL SERVICE CASUALTY INSURANCE CO	\$0	0.00%	\$0	\$0	-\$18,519	N/A
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$0	0.00%	\$0	\$0	-\$6,083	N/A
WESTFIELD INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$9,572	N/A
SAFECO INSURANCE CO OF AMERICA	\$0	0.00%	\$0	\$0	\$19,098	N/A
ALEA NORTH AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$484	N/A
TIG INSURANCE COMPANY	\$0	0.00%	\$0	\$19,250	-\$228,650	N/A
SEATON INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$2	N/A
VALIANT INS CO	\$0	0.00%	\$0	\$0	\$2,398	N/A
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$0	0.00%	\$0	\$1,000,000	\$239,230	N/A
KEMPER CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1,019,467	N/A
NORTHFIELD INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$423	N/A
HARTFORD UNDERWRITERS INSURANCE CO	\$0	0.00%	\$3,381	\$0	\$1,225	36.23%
TRAVELERS CASUALTY AND SURETY CO OF AMERICA	\$0	0.00%	\$0	\$0	\$20,805	N/A
CRUM & FORSTER INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	-\$1,758	N/A
PENN AMERICA INS CO	\$0	0.00%	\$0	\$100,804	\$28,329	N/A
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	\$0	0.00%	\$0	\$0	-\$8	N/A
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$47,482	N/A
NORTHBROOK INDEMNITY CO	\$0	0.00%	\$0	\$0	-\$3,492	N/A
AXIS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$127,655	N/A
HARTFORD INSURANCE CO OF MIDWEST THE	\$0	0.00%	\$504	\$0	-\$1,313	-260.52%
NATIONWIDE PROPERTY & CASUALTY INS CO	\$0	0.00%	\$0	\$0	-\$28,107	N/A
FARMINGTON CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$1,062	N/A
GULF UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$440	N/A
SECURITY INSURANCE COMPANY OF HARTFORD	-\$215	0.00%	-\$215	\$0	-\$8,714	4053.02%
IMITSU SUMITOMO INSURANCE USA INC	-\$250	0.00%	-\$52	\$0	-\$31	59.62%
UTICA MUTUAL INSURANCE COMPANY	-\$606	0.00%	-\$606	\$0	-\$2,399	395.87%
TWIN CITY FIRE INS CO	-\$972	0.00%	-\$6,750	\$28,739	-\$158,682	2350.84%
LUMBERMENS MUTUAL CASUALTY CO	-\$3,280	-0.01%	-\$3,280	\$0	-\$14,270	435.06%
MARKEL INSURANCE COMPANY	-\$12,289	-0.03%	-\$12,289	\$0	\$27	-0.22%
AMERICAN MANUFACTURERS MUTUAL INS CO	-\$19,634	-0.04%	-\$19,634	\$2,000	\$226,158	-1151.87%
ST PAUL GUARDIAN INSURANCE COMPANY	-\$45,300	-0.10%	\$144,529	\$407,330	\$165,534	114.53%
NORTH AMERICAN SPECIALTY INS CO	-\$63,628	-0.14%	\$60,765	\$0	-\$40,602	-66.82%
TOTAL	\$45,726,733	100.00%	\$48,846,364	\$23,180,412	\$4,761,872	9.75%

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